

cyber/settle.com  
changing the way the world settles disputes.™

The claims representative enters three rounds of offers. The claim will settle if the offer and demand are within a predetermined formula, typically if the offer is within 30% or \$5,000 of the demand.

cyber/settle.com  
SITEMAP HELP CONTACTS

**Offers**

Offer 1\*

Offer 2\*

Offer 3\*

Offer Period\*  Days

**Trial Information**

FIG. 1

7A  
502760-1011-001

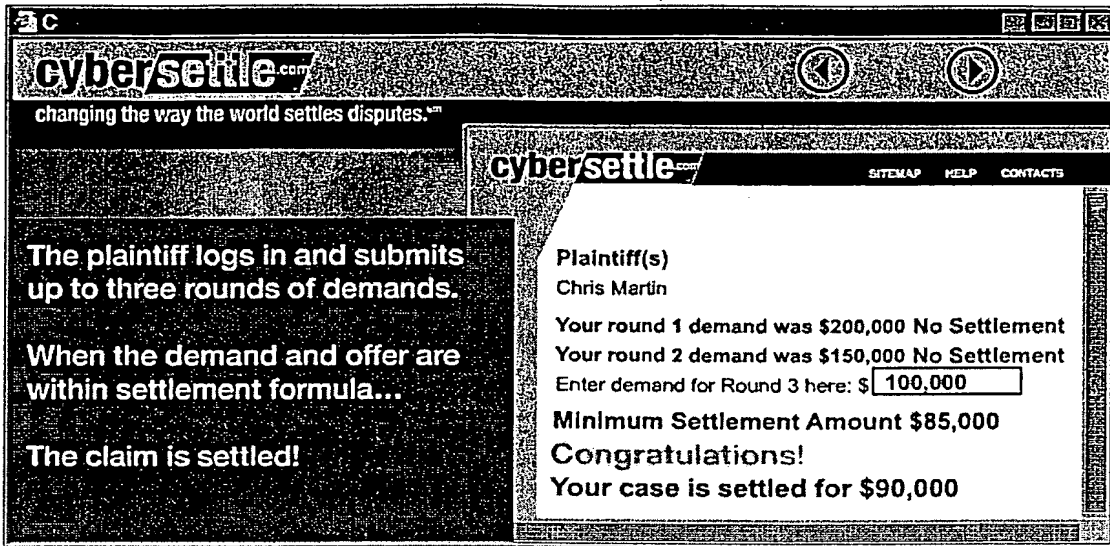


FIG. 2

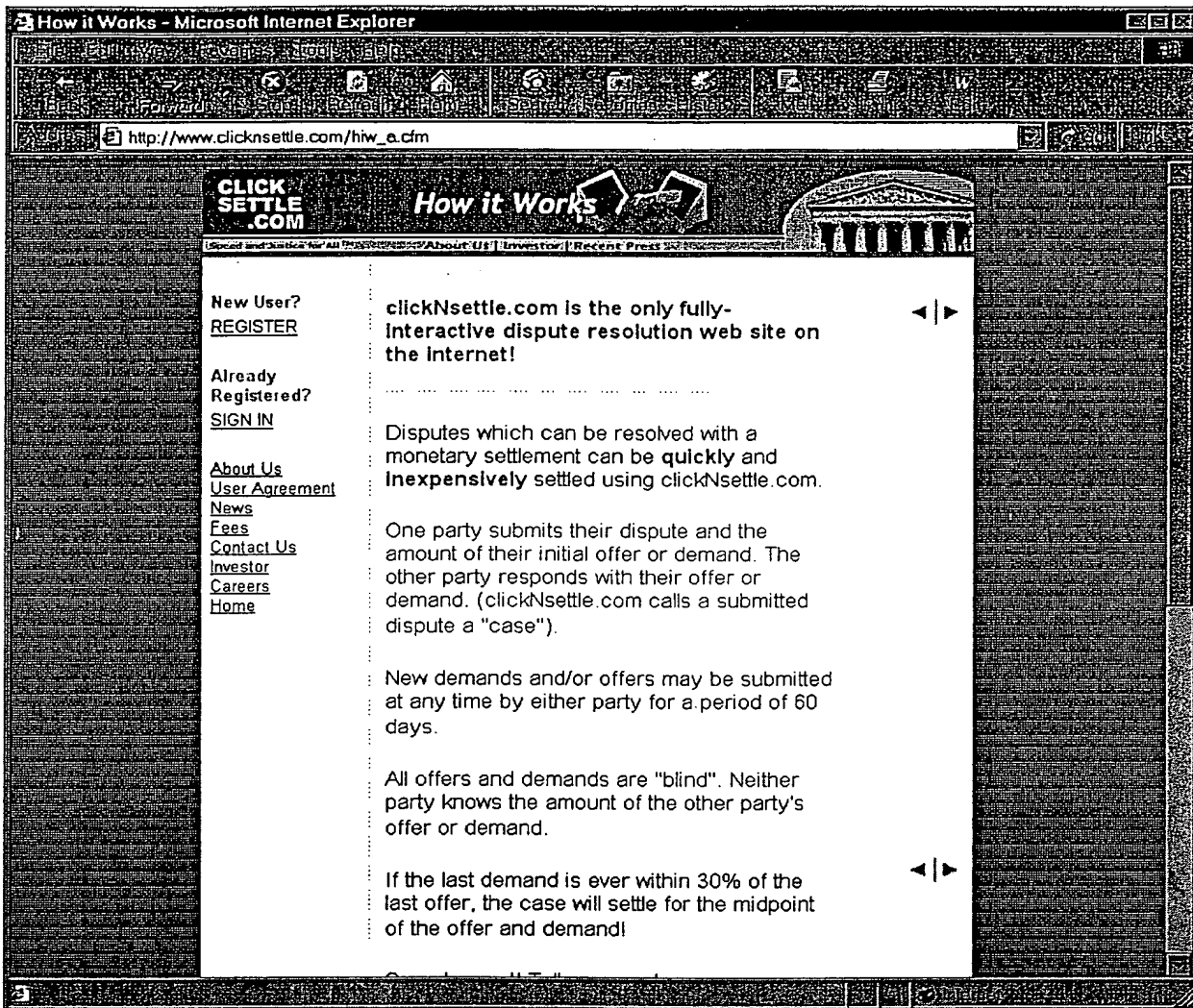


FIG. 3

FIG. 3

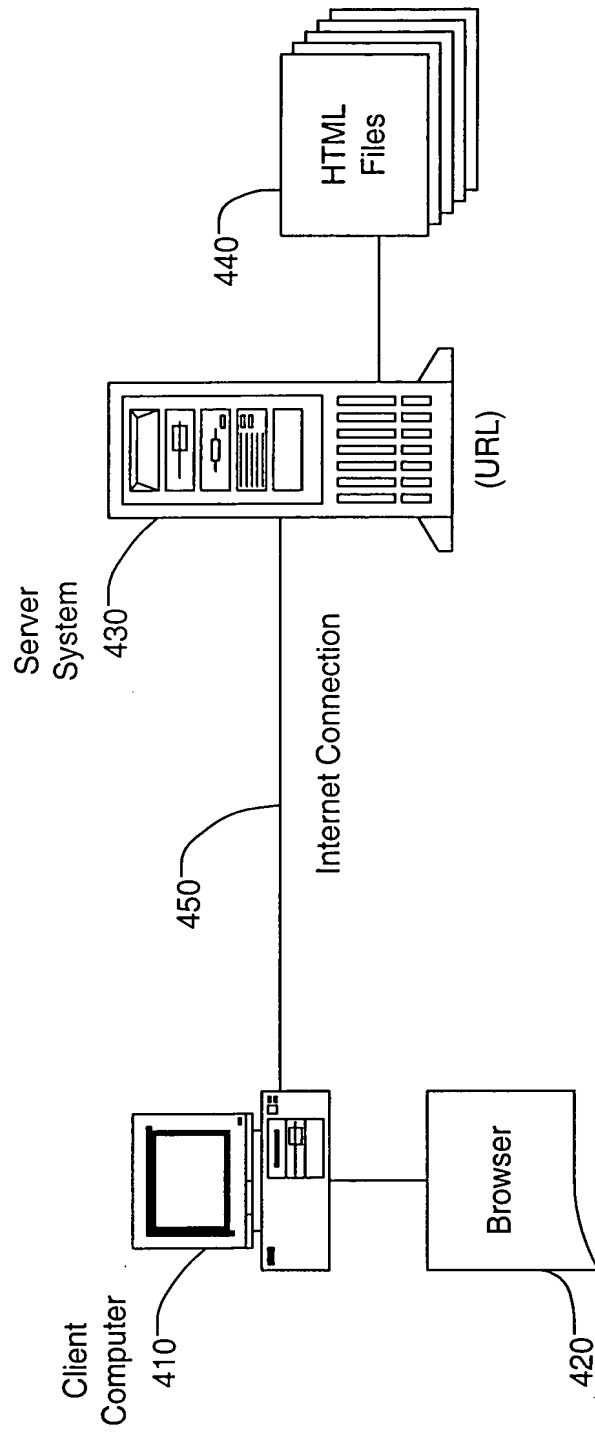
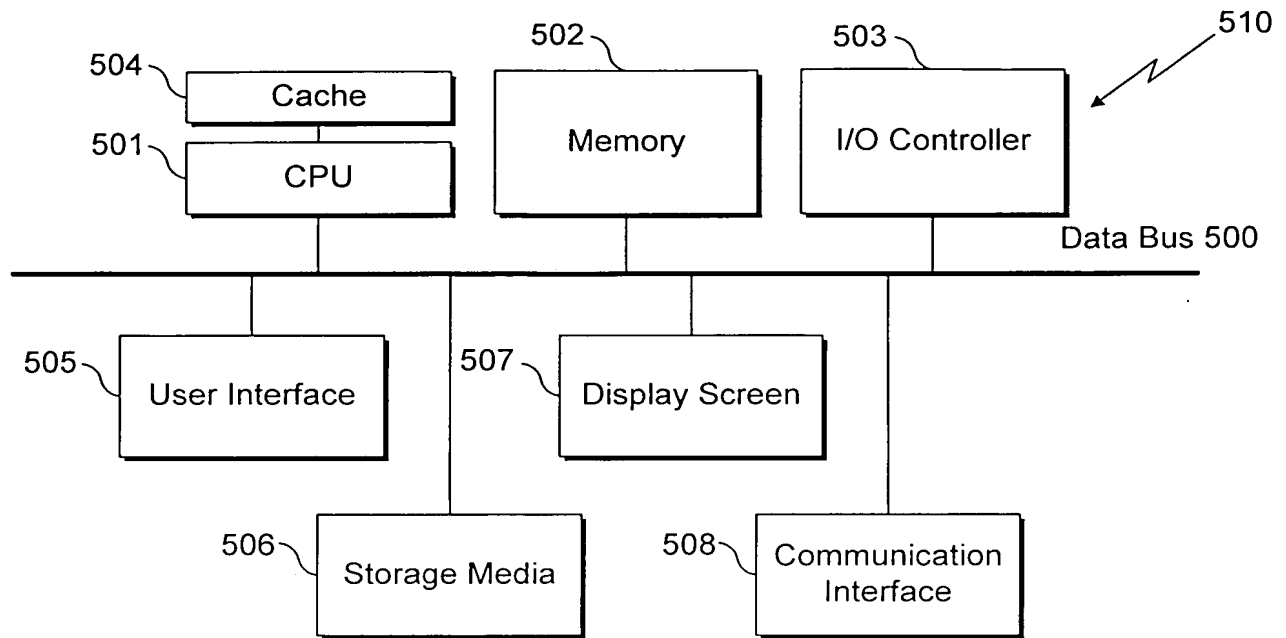
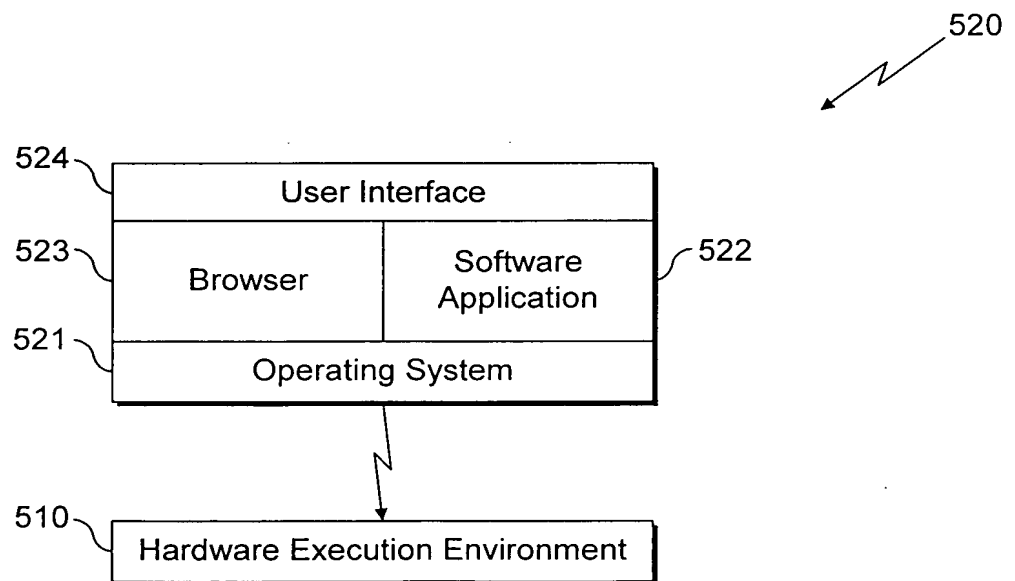


FIG. 4



**FIG. 5A**



**FIG. 5B**

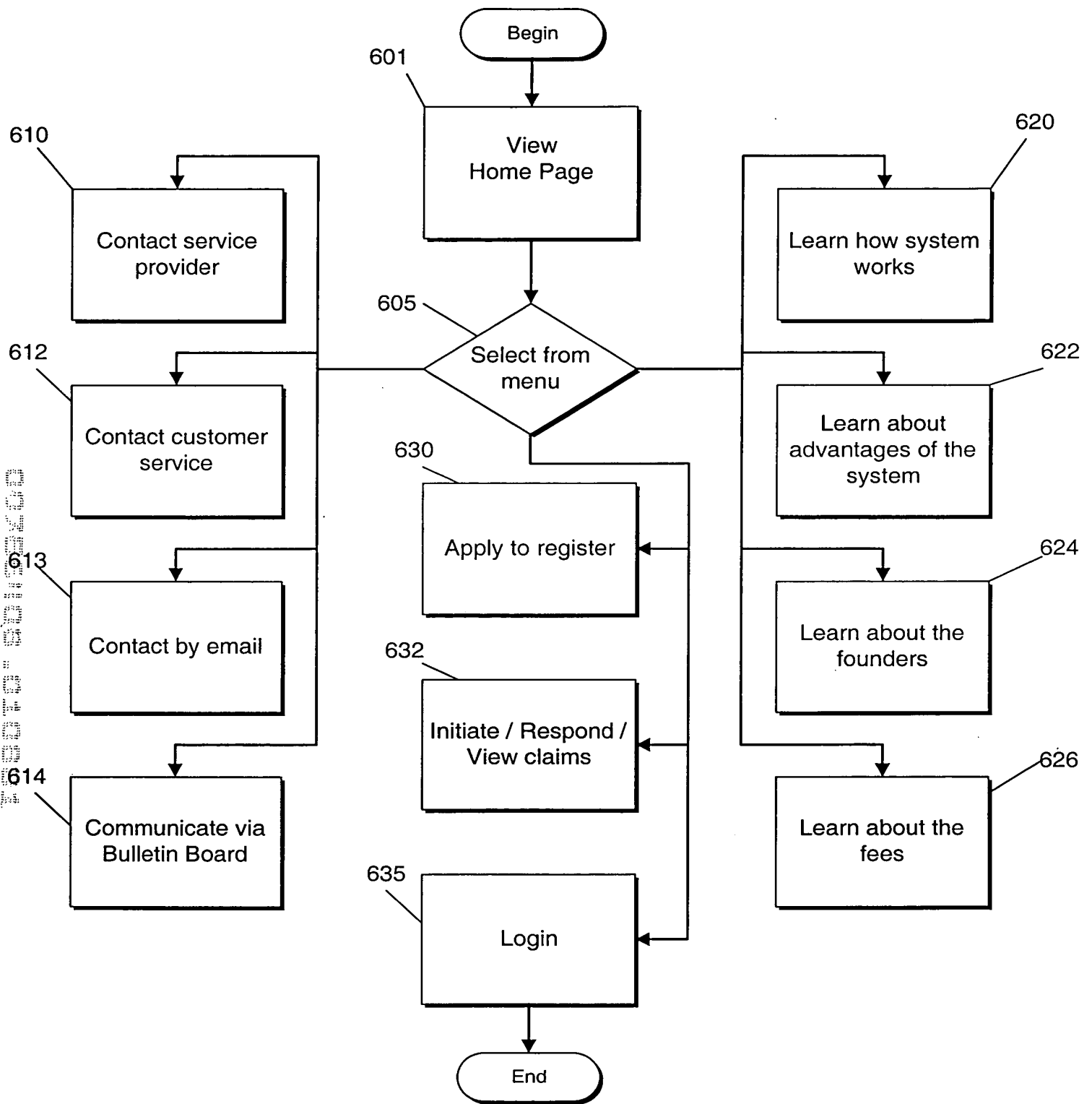


FIG. 6

FIG. 7

Home Page

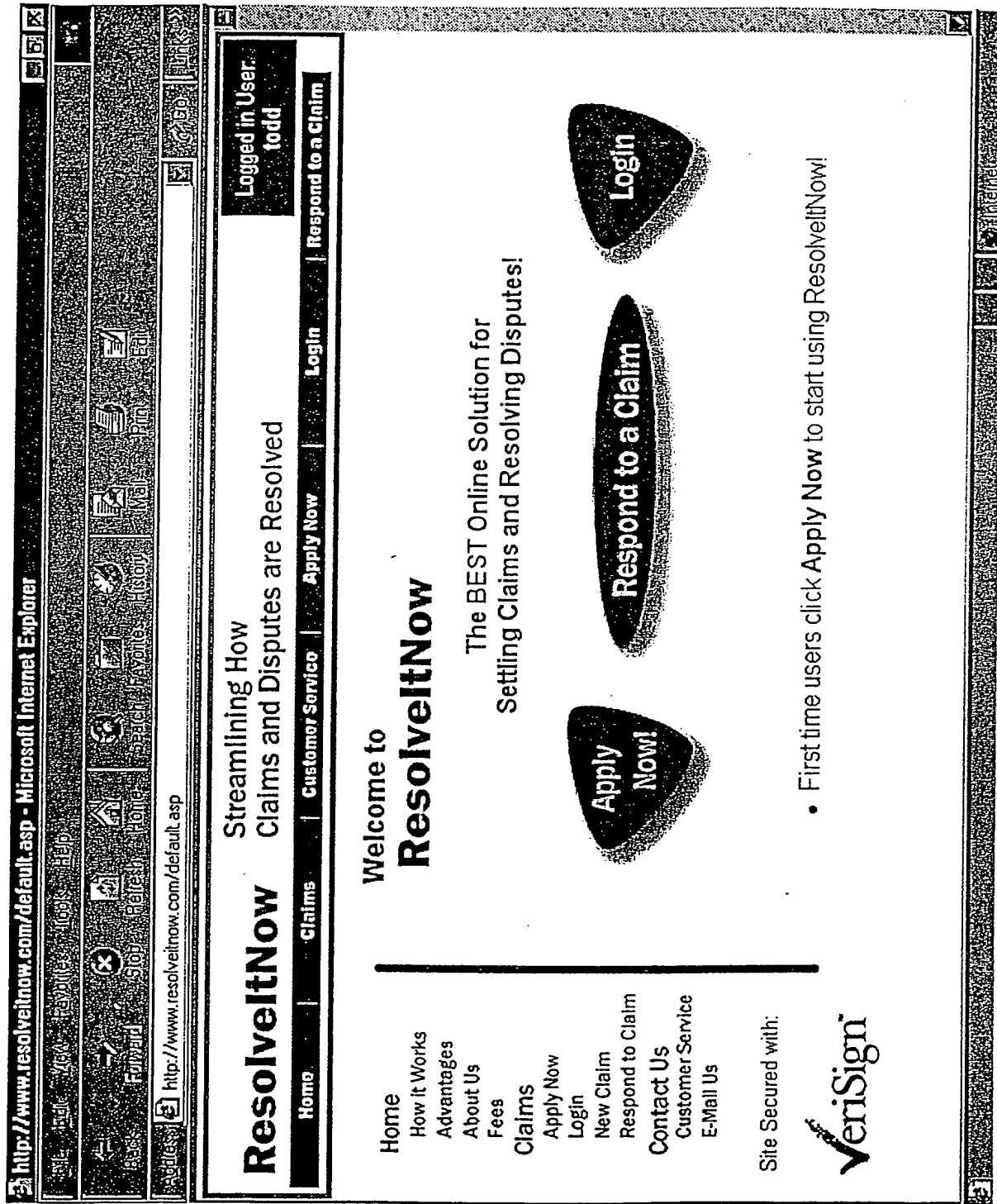
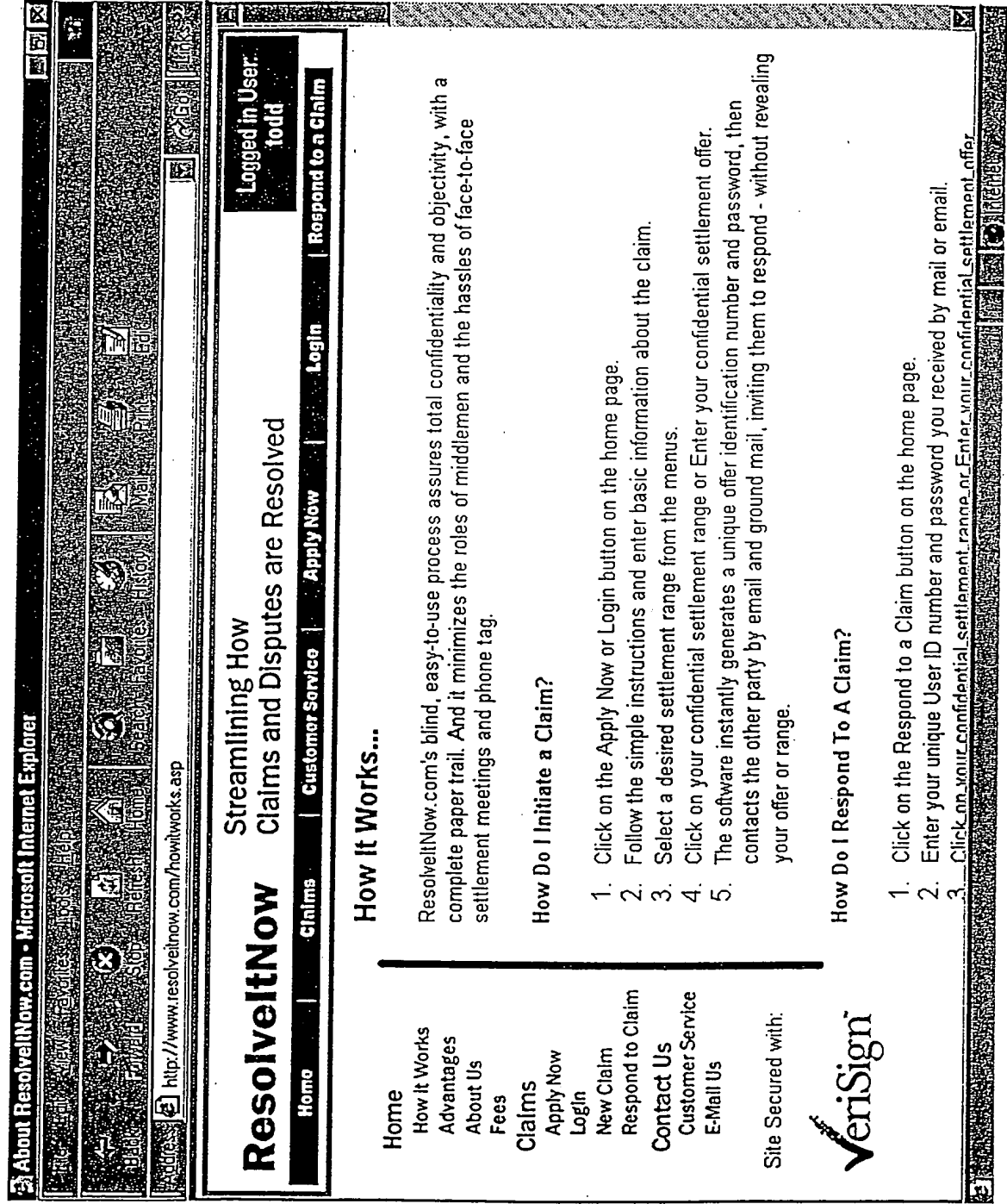


FIG. 8

## How It Works





## How it Works (cont.)

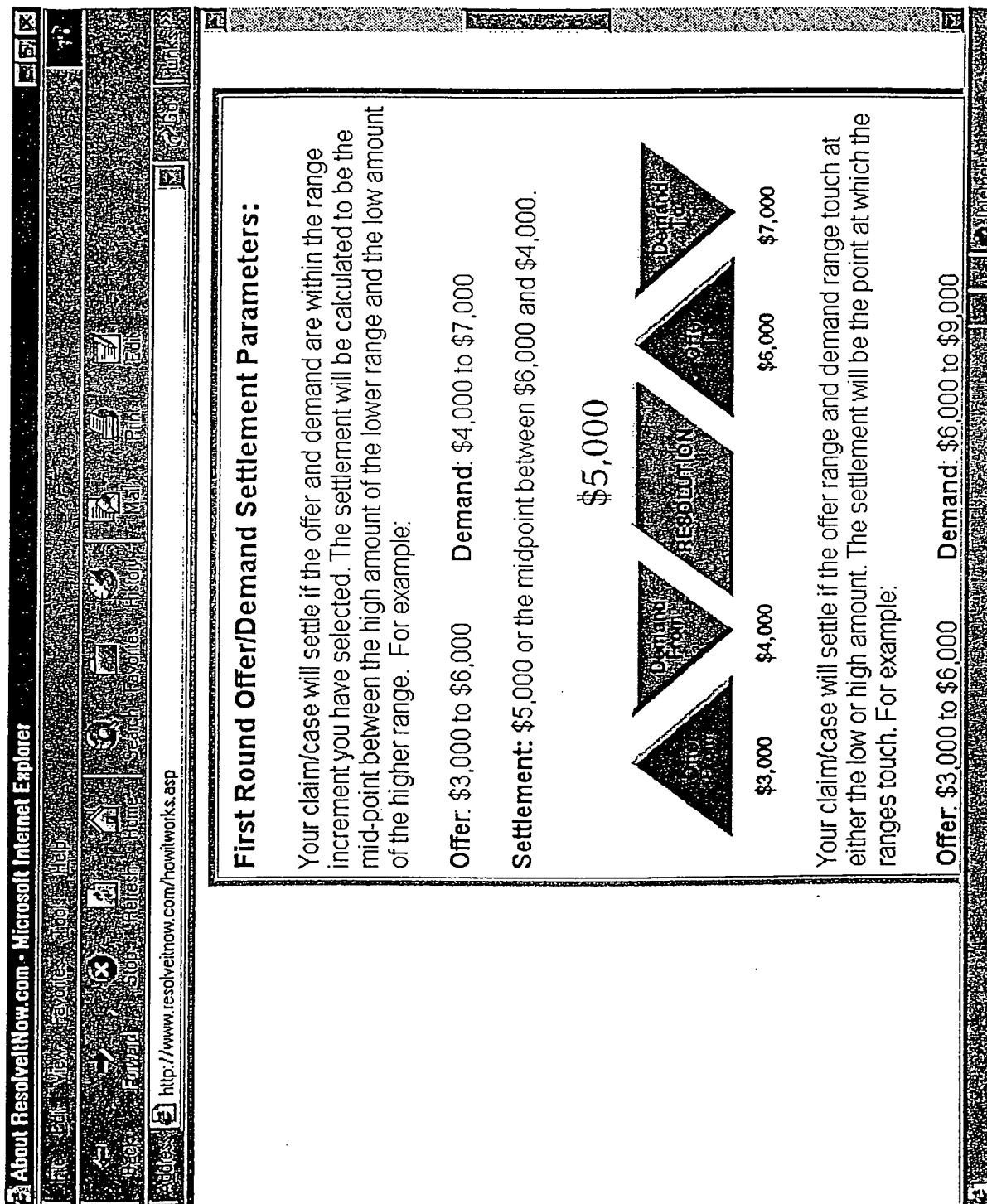


FIG. 10

How it Works (cont.)

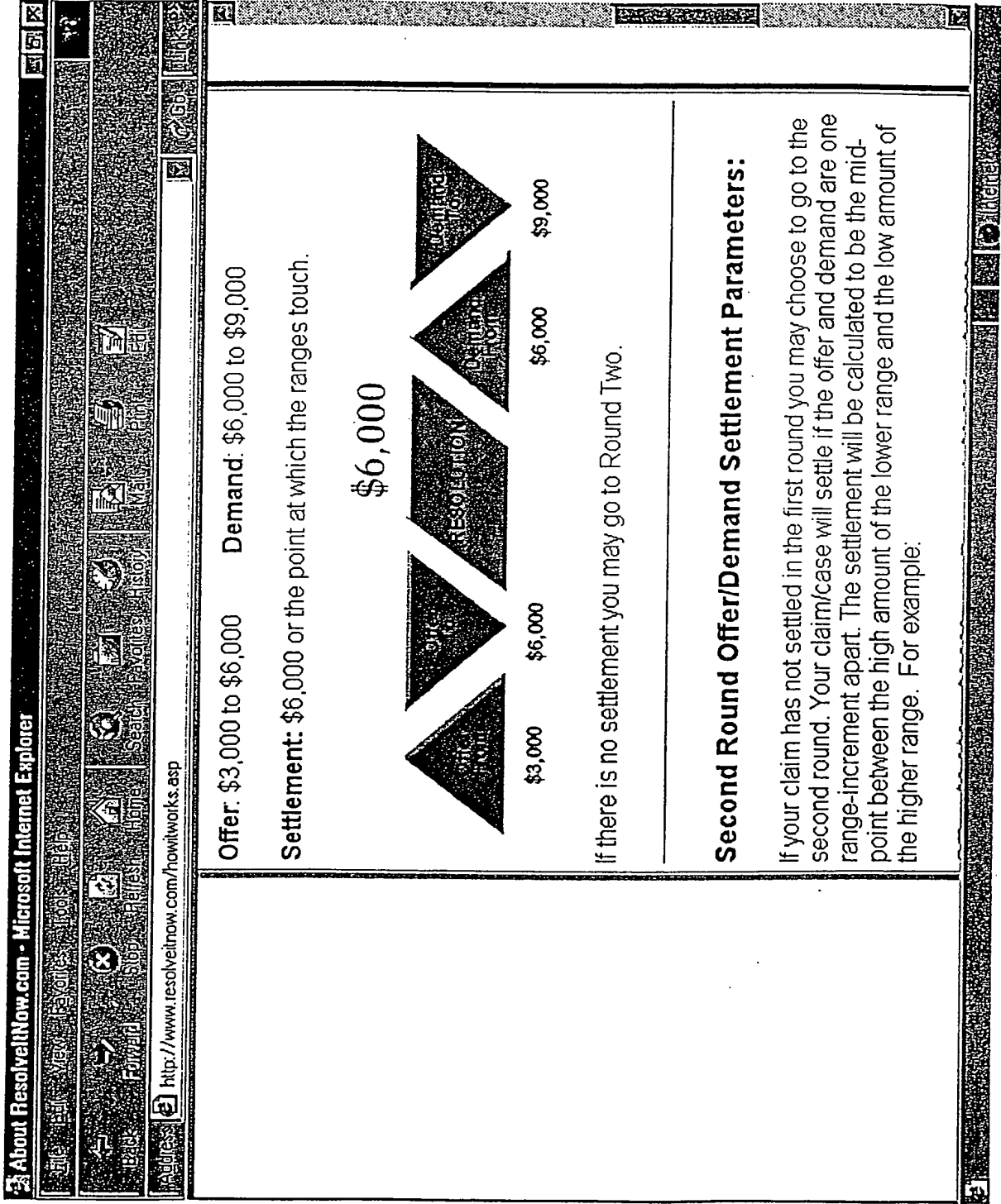
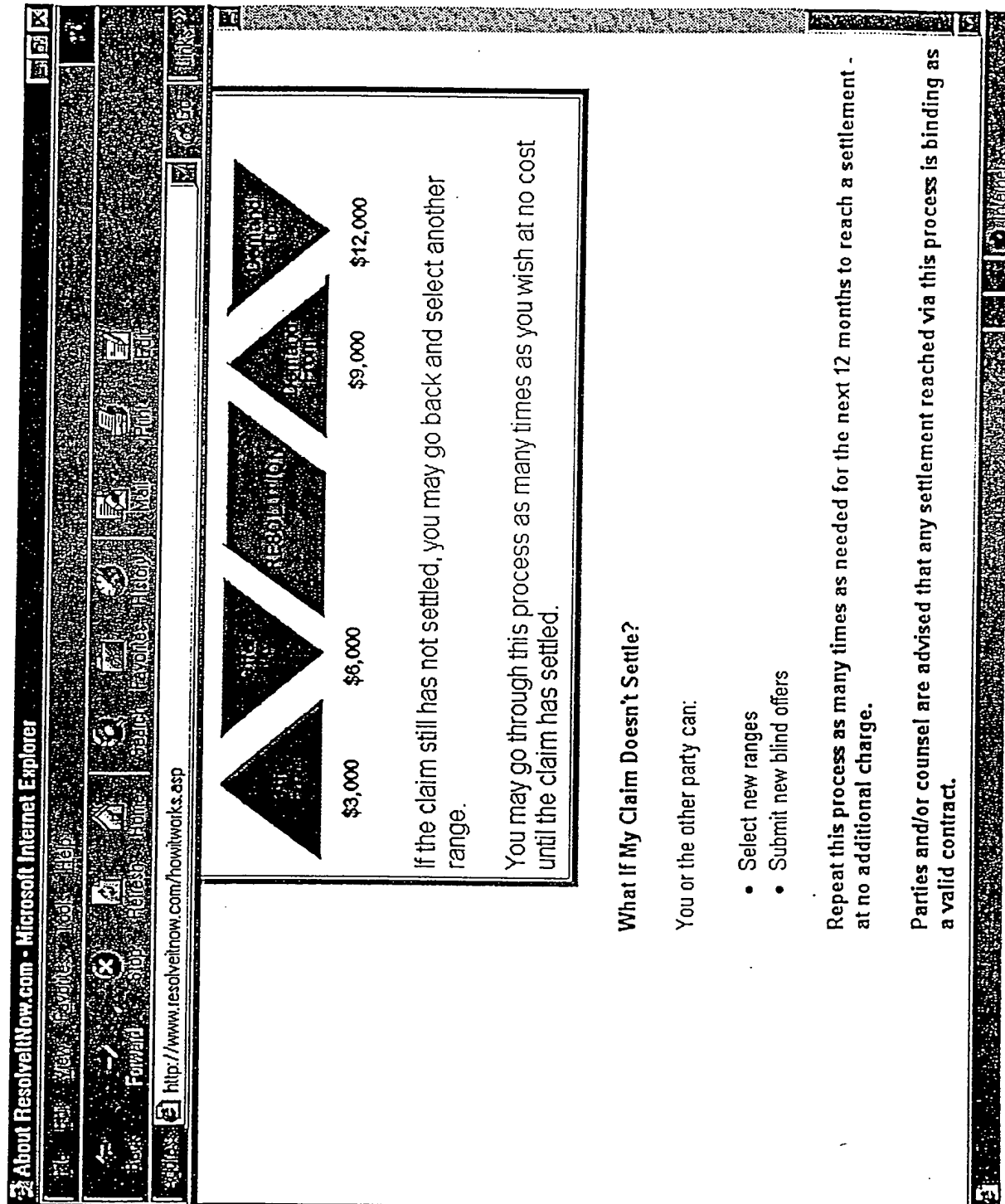


FIG.11

# How It Works (cont.)



# How It Works (cont.)

FIG. 12

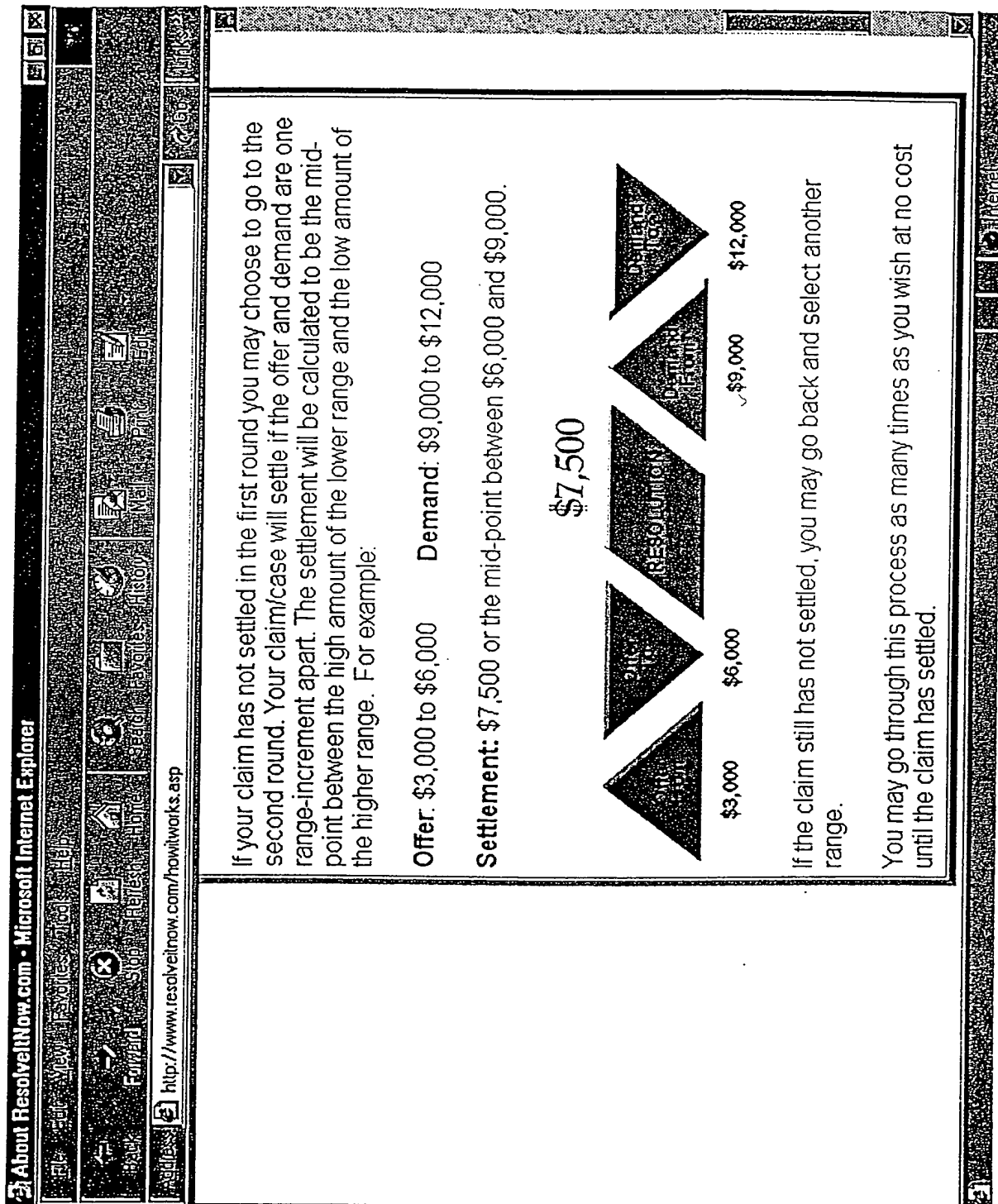


FIG. 13

Advantages

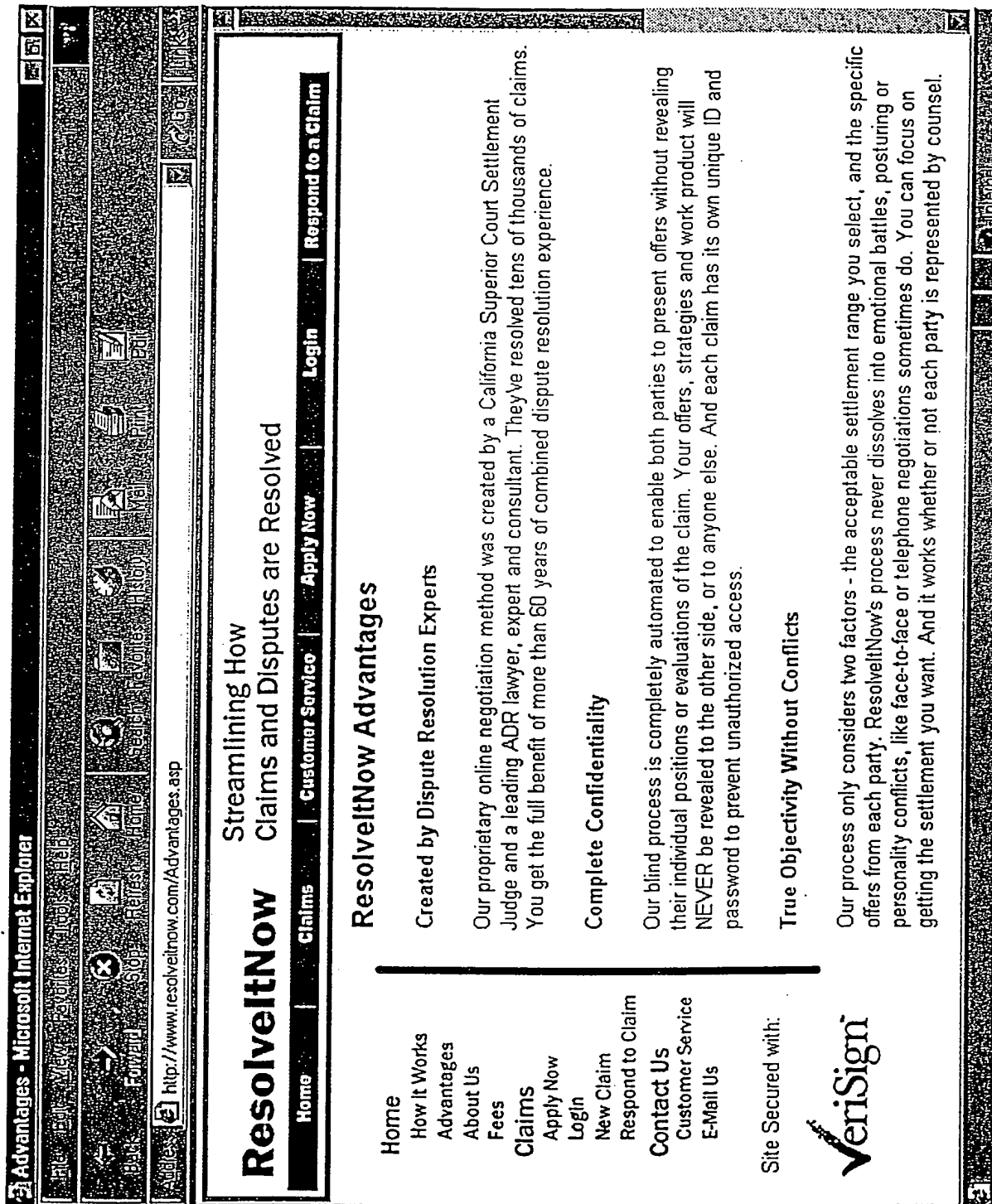


FIG. 14

# Advantages (cont.)

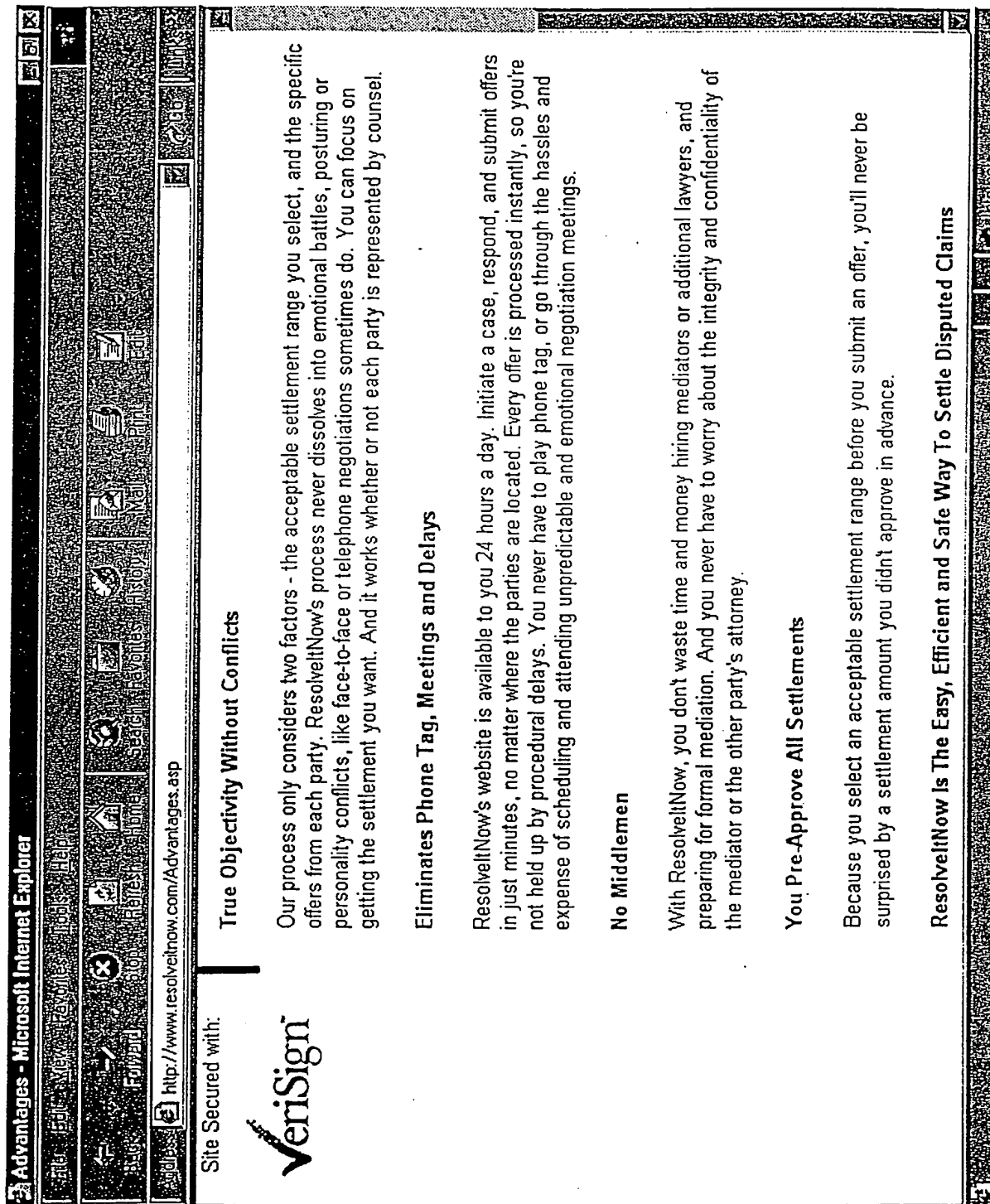


FIG. 15

## About Us

http://www.resolveitnow.com/AboutUs.asp - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit

Address http://www.resolveitnow.com/AboutUs.asp

# ResolveItNow

## Streamlining How Claims and Disputes are Resolved

Home | Claims | Customer Service | Apply Now | Login | Respond to a Claim

### About Us

**Vanessa C.L. Chang**  
Founder and Chief Executive Officer

Ms. Chang, a principal in EI & EI Investments, provides independent financial consulting and merger and acquisition advisory services. Until recently, she was responsible for building Corporate Real Estate Capital ("CREC"). CREC originated debt and managed the loan portfolio, often selling the loans as either whole loans or into a securitization. CREC, an affiliate of Secured Capital Corp was a \$1 billion debt fund financed by Cargill Financial Services, SunAmerica, Secured Capital and U.S. Realty. Ms. Chang was also responsible for starting and building the merger/acquisition, corporate finance and valuation businesses for KPMG's West Coast practice. Ms. Chang has spent 20 years starting, building and developing professional service businesses outside of the core business of two organizations, Secured Capital, a real estate investment bank and KPMG LLP, a public accounting firm. She is licensed as a practicing Certified Public Accountant in California and a member of American Institute of Certified Public Accountants. Ms. Chang is also the Chairman of the Library Foundation of Los Angeles and is the Chair of the Business and Finance Committee for Claremont Graduate University.

**The Honorable R. William Schoettler**  
Founder and Vice President, Sales-Legal

Site Secured with:

**VeriSign**

Home  
How It Works  
Advantages  
About Us  
Fees  
Claims  
Apply Now  
Login  
New Claim  
Respond to Claim  
Contact Us  
Customer Service  
E-Mail Us

http://www.resolveitnow.com/AboutUs.asp

FIG. 16

About Us (cont.)

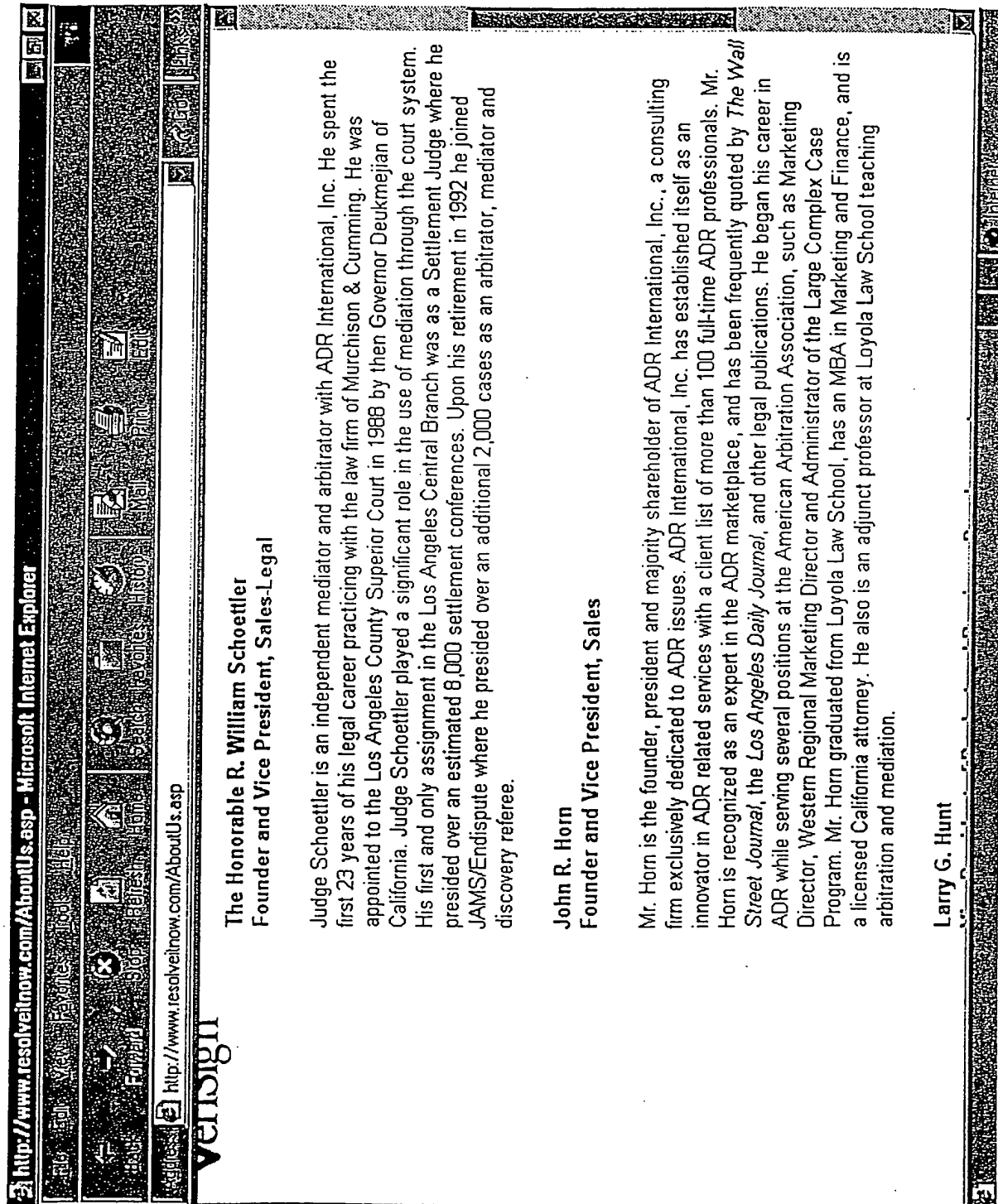




FIG. 17

About Us (cont.)

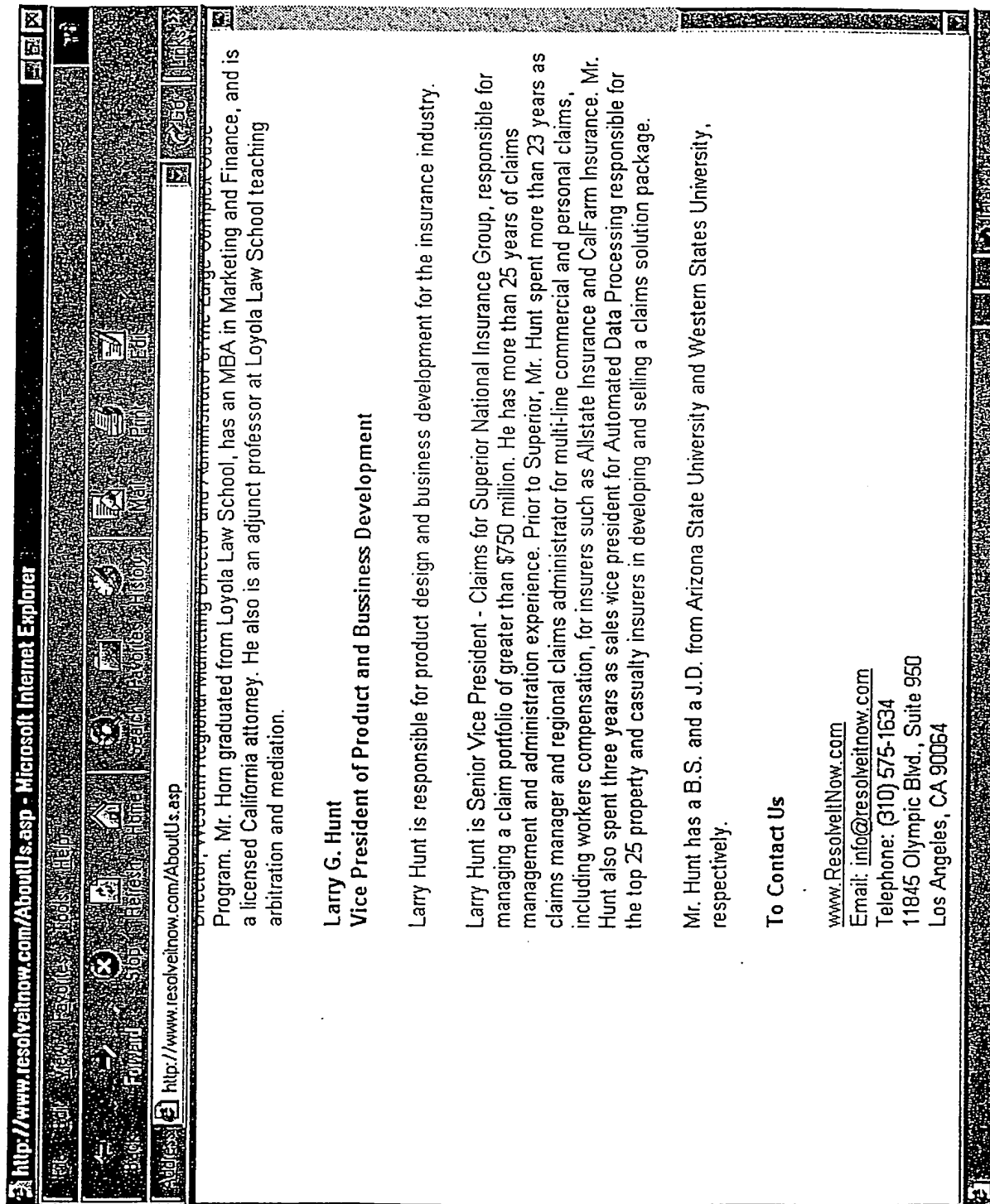


FIG. 18

Fees

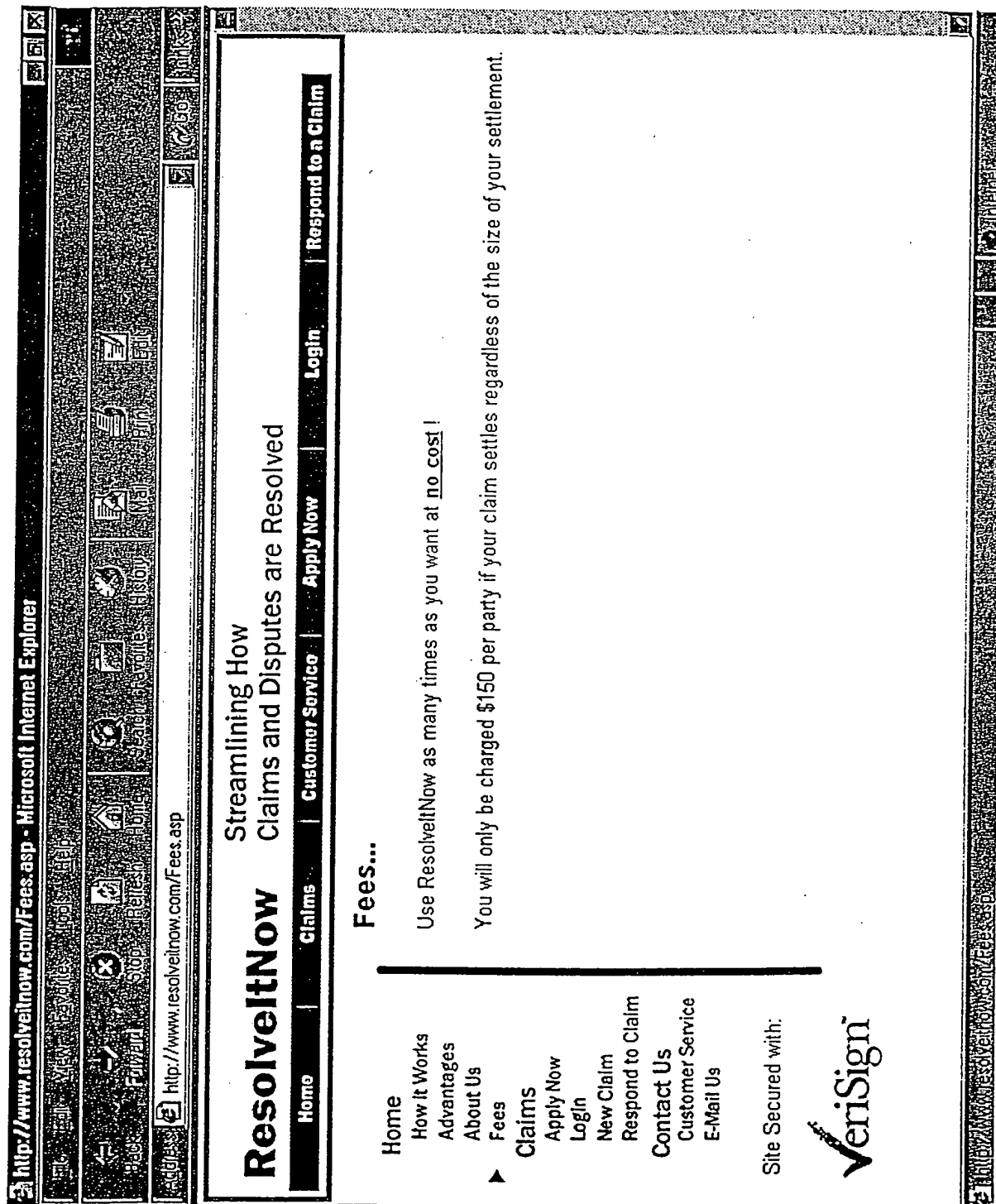


FIG. 19

## Customer Service

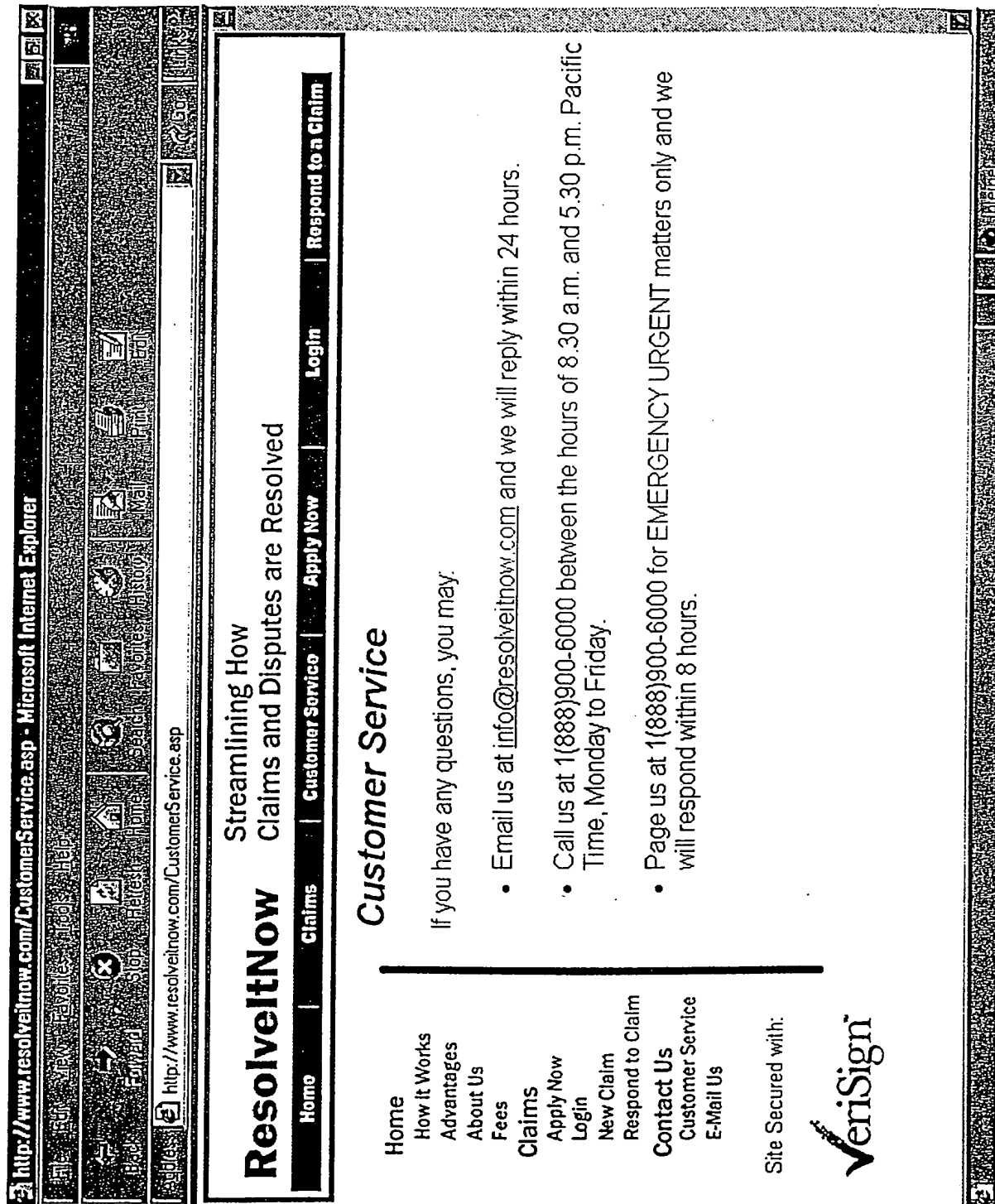



FIG. 20

VeriSign



**VeriSign™**  
The Sign of Trust on the Net®

## WWW.RESOLVEITNOW.COM is a VeriSign Secure Site

Security remains the primary concern of on-line consumers. The VeriSign Secure Site Program allows you to learn more about web sites you visit before you submit any confidential information. Please verify that the information below is consistent with the site you are visiting.

Name	WWW.RESOLVEITNOW.COM
Status	Valid
Validity Period	11-Apr-2000 - 11-Apr-2001
Server ID Information	Country = US State = California Locality = Sherman Oaks Organization = ResolveItNow Organizational Unit = ResolveItNow Organizational Unit = Terms of use at www.verisign.com/RPA (c)99 Common Name = www.resolveitnow.com

If the information is correct, you may submit sensitive data (e.g., credit card numbers) to this site with the assurance that:

FIG. 21

VeriSign (cont.)

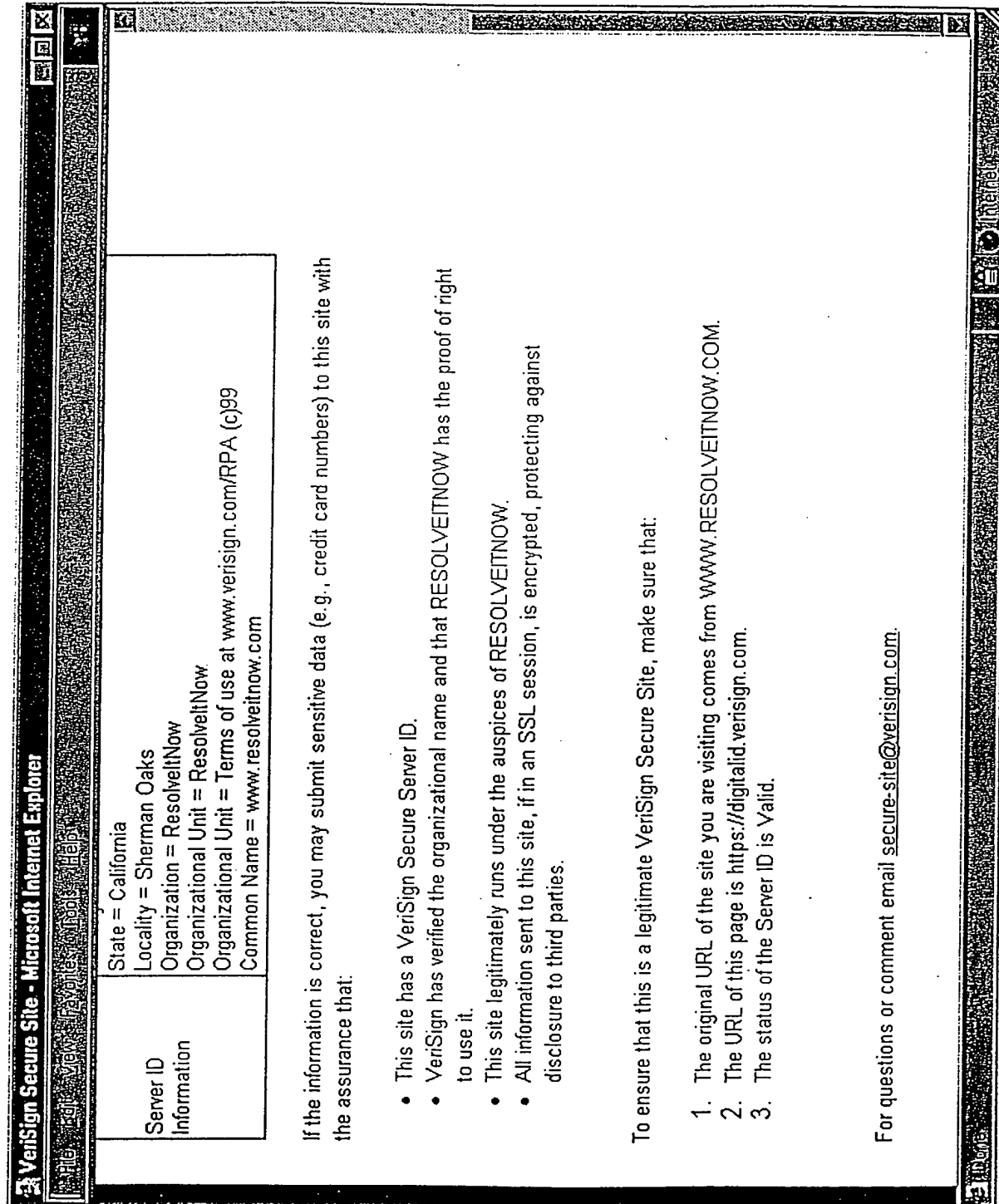


FIG. 22

# Initiating Party Contact Information

https://www.resolveitnow.com/secure/CaseLoadOwnerContactEntry.asp - Microsoft Internet Explorer

Back Forward Stop Reload Home Search Favorites History Mail Print Edit

https://www.resolveitnow.com/secure/CaseLoadOwnerContactEntry.asp

## ResolveItNow

Streamlining How Claims and Disputes are Resolved

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E-Mail Us

Initiating Party Contact Information

Name:

E-Mail:

Company (optional):

Address:

City, State Zip:

Telephone:

Fax:

Please Select Billing Method

☐ Charge my credit card

☐ Use company account number

Site Secured with:

VeriSign

FIG. 23

# Credit Card Information

[Home](#)
[Claims](#)
[Customer Service](#)
[Apply Now](#)
[Login](#)
[Respond to a Claim](#)

## ResolveItNow

### Streamlining How Claims and Disputes are Resolved

Address: <https://www.resolveitnow.com/secure/CaseLoadOwnerContactEntryCCandInstNo.asp>

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[Apply Now](#)
[Login](#)
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[Respond to Claim](#)

[Contact Us](#)
[Customer Service](#)
[E-Mail Us](#)

Site Secured with:

### Credit Card Information ...

Credit Card Type	Visa
Credit Card Number	
Expiration Date Month	01 - January
Expiration Date Year	2000
Name as on Card	
Billing Address for Card	
Billing Address (line 2)	
City, State, Zip	
County	

[Submit](#)
[Reset](#)

FIG. 24

# Supply Password

[Home](#) | [Claims](#) | [Customer Service](#) | [Apply Now](#) | [Login](#) | [Respond to a Claim](#)

## ResolveItNow

### Streamlining How Claims and Disputes are Resolved

Your personal User ID (UID) number is: 637

You will now need to supply a password to access your cases.  
(4 to 8 alpha-numeric characters)

Password

Re-type Password

[Home](#) | [How It Works](#) | [Advantages](#) | [About Us](#) | [Fees](#)

[Claims](#) | [Apply Now](#) | [Login](#) | [New Claim](#) | [Respond to Claim](#)

[Contact Us](#) | [Customer Service](#) | [E-Mail Us](#)

Site Secured with:



FIG. 25

# Company Account Information

[Home](#)
[Claims](#)
[Customer Service](#)
[Apply Now](#)
[Login](#)
[Respond to a Claim](#)

## ResolveItNow

Streamlining How  
Claims and Disputes are Resolved

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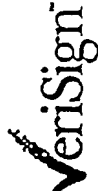
This information is pre-assigned by ResolveItNow.com

Company/Account Number:

User Name:

Password:

Site Secured with:



https://www.resolveitnow.com/secure/CaseLoadOwnerContactEntryCCandInsNo.asp - Microsoft Internet Explorer

Back Forward Stop Refresh Home Favorites History Print Edit

https://www.resolveitnow.com/secure/CaseLoadOwnerContactEntryCCandInsNo.asp

File Edit View Favorites Tools Help

FIG. 26

Newly Registered User

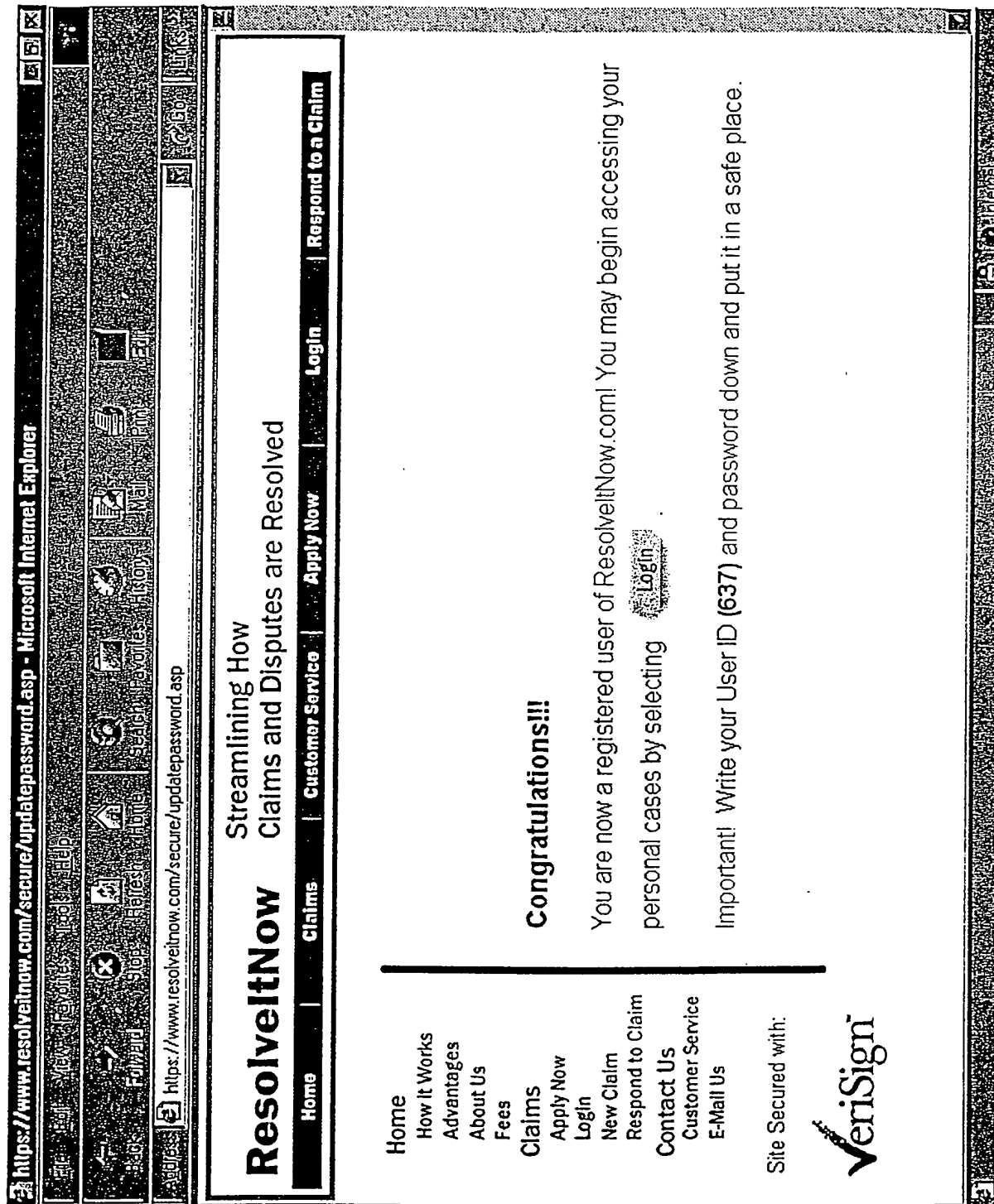


FIG. 27

Login

https://www.resolveitnow.com/secure/Login.asp?ContactType=Owner - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Pin Exit

Address: https://www.resolveitnow.com/secure/Login.asp?ContactType=Owner

---

# ResolveItNow

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---

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Site Secured with:



Please enter your ResolveNow.com ID and Password.

ID

Password

Done

FIG. 28

Click for New Claim

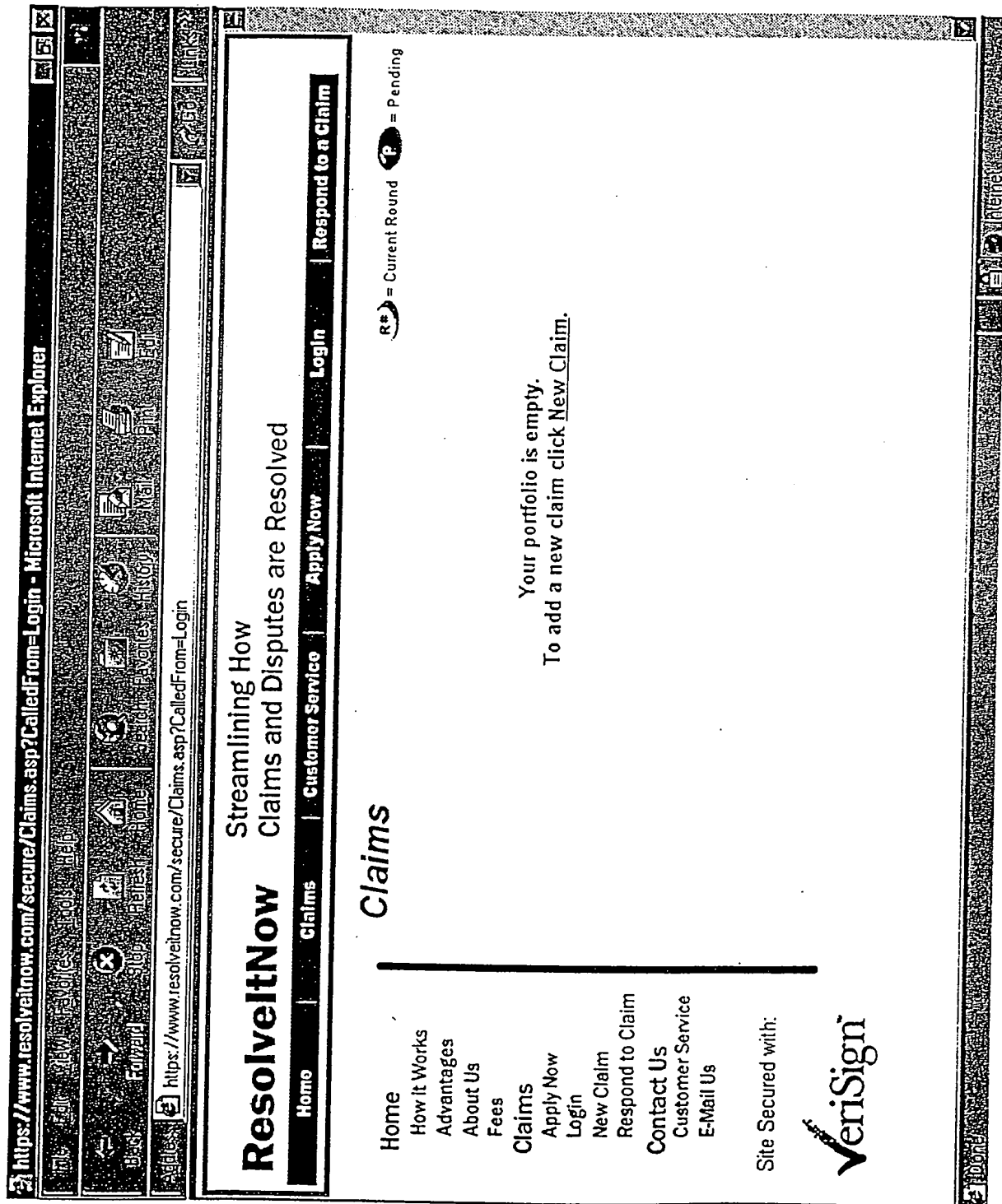


FIG. 29

# Claims Status

<https://www.resolveitnow.com/secure/claims.asp?CalledFrom=Button> - Microsoft Internet Explorer

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## ResolveItNow

### Streamlining How Claims and Disputes are Resolved

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New Claim

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Site Secured with:

= Current Round   
 = Pending

Claimant(s)	Amount	Replied Party (ies)	Status
Claim # 687454634 Claimant(s)  Henry James Amount \$24,000 - \$27,000 Add/Delete Parties   Modify Range/Selection   Delete Claim	Date: 5/1/00 3:08:55 PM Replied Party (ies)  Frank Wells	Active	
Claim # 5465465 Claimant(s)  John Doe Amount \$30,000 - \$32,000 Add/Delete Parties   Modify Range/Selection   Delete Claim	Date: 5/1/00 3:02:58 PM Replied Party (ies)  Mary Smith	Active	

[Home](#) | [Claims](#) | [Customer Service](#) | [Apply Now](#) | [Login](#) | [Respond to a Claim](#)

FIG. 30

# New Claim Information

<https://www.resolveitnow.com/secure/plaintiff/header.asp> - Microsoft Internet Explorer

[Home](#) | [Claims](#) | [Customer Service](#) | [Apply Now](#) | [Login](#) | [Respond to a Claim](#)

## ResolveItNow

### Streamlining How Claims and Disputes are Resolved

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Site Secured with:

### New Claim

Please enter your new claim information.

Claim Number:

Your role in this dispute is:  to PAY a recovery (Respondent/Defendant) ☒

Date of Loss:

Type of Loss:  Auto - commercial ☒

Insurance Company:

Policy Number:

Address:

City, State Zip:

Phone:

Fax:

E-Mail:

Note: The Claim Number entered here must be unique. If you are inquiring on an existing claim, please click on [Claims](#)

[Next Step >>>](#)

FIG. 31

h

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit

Address: https://www.resolveitnow.com/secure/plaintiff/header.asp

**ResolveItNow** Streamlining How Claims and Disputes are Resolved

Logged in User: Adjuster

Home Claims Customer Service Apply Now Login Respond to a Claim

## New Claim

Please enter your new claim information.

Claim Number: CL77

Your role in this dispute is: ☒ to SEEK a recovery payment (Claimant/Plaintiff)

Date of Loss: 4/1/00

Type of Loss: Auto - commercial

Insurance Company: Auto - commercial

Policy Number: Breach of Contract - Real Estate

Address: Construction Defect

City, State Zip: Directors & Officers

Phone: Employee Termination

Fax: Fire

E-Mail: Medical malpractice

Slip and Fall

Note: The Claim Number entered here must be unique. If you are inquiring on an existing claim, please click on [Claims](#)

[Next Step](#)

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E-Mail Us

Internet

FIG. 32

# Claimant & Replying Party Info

<https://www.resolveitnow.com/secure/PlaintiffForm.asp> - Microsoft Internet Explorer

[File](#) [Edit](#) [View](#) [Favorites](#) [Tools](#) [Help](#)

[Back](#) [Forward](#) [Stop](#) [Reload](#) [Home](#) [Search](#) [History](#) [Mail](#) [Print](#) [Edit](#)

<https://www.resolveitnow.com/secure/PlaintiffForm.asp>

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Streamlining How Claims and Disputes are Resolved

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Site Secured with:

### For Claim #5465465

Add one() for multiple claimants and Replying Parties below

Claimants	Replying Parties
<div> <div>Name</div> <div>E-Mail</div> <div>Company</div> <div>Address</div> <div>Address 2</div> <div>Phone</div> <div>Fax</div> </div> <div> <div>Add Claimant &gt;&gt;</div> <div>&lt;&lt; Remove Claimant</div> </div>	<div> <div>Name</div> <div>E-Mail</div> <div>Company</div> <div>Address</div> <div>Address 2</div> <div>Phone</div> <div>Fax</div> </div> <div> <div>Add Replying Party &gt;&gt;</div> <div>&lt;&lt; Remove Replying Party</div> </div>
John Doe	Mary Smith

[Next Step \(Assign Claimant Ranges\) >>](#)



FIG. 33

# Range Selection

<https://www.resolveitnow.com/secure/RangeSelect.asp?RangeID=1&CaseID=7019> - Microsoft Internet Explorer

[File](#) [Edit](#) [View](#) [Resolve](#) [Tools](#) [Help](#)

[Back](#) [Forward](#) [Stop](#) [Refresh](#) [Home](#) [Search](#) [Favorites](#) [History](#) [Mail](#) [Print](#)

<https://www.resolveitnow.com/secure/RangeSelect.asp?RangeID=1&CaseID=7019>

## ResolveItNow

Streamlining How Claims and Disputes are Resolved

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Site Secured with:

### Range Selection for Claim #5465465

Enter your desired increment amount:

**A:** \$0 - \$2,000

**B:** \$2,000 - \$4,000

**C:** \$4,000 - \$6,000

**D:** \$6,000 - \$8,000

**E:** \$8,000 - \$10,000

**F:** \$10,000 - \$12,000

**G:** \$12,000 - \$14,000

**H:** \$14,000 - \$16,000

**I:** \$16,000 - \$18,000

**J:** \$18,000 - \$20,000

**K:** \$20,000 - \$22,000

**L:** \$22,000 - \$24,000

**M:** \$24,000 - \$26,000

**N:** \$26,000 - \$28,000

**O:** \$28,000 - \$30,000

**P:** \$30,000 - \$32,000

**Q:** \$32,000 - \$34,000

**R:** \$34,000 - \$36,000

Select Claimant:

Select Range:

☐ Option One (default)  
☐ Option Two (expanded parameters)

### Calculate Potential Settlement Amounts

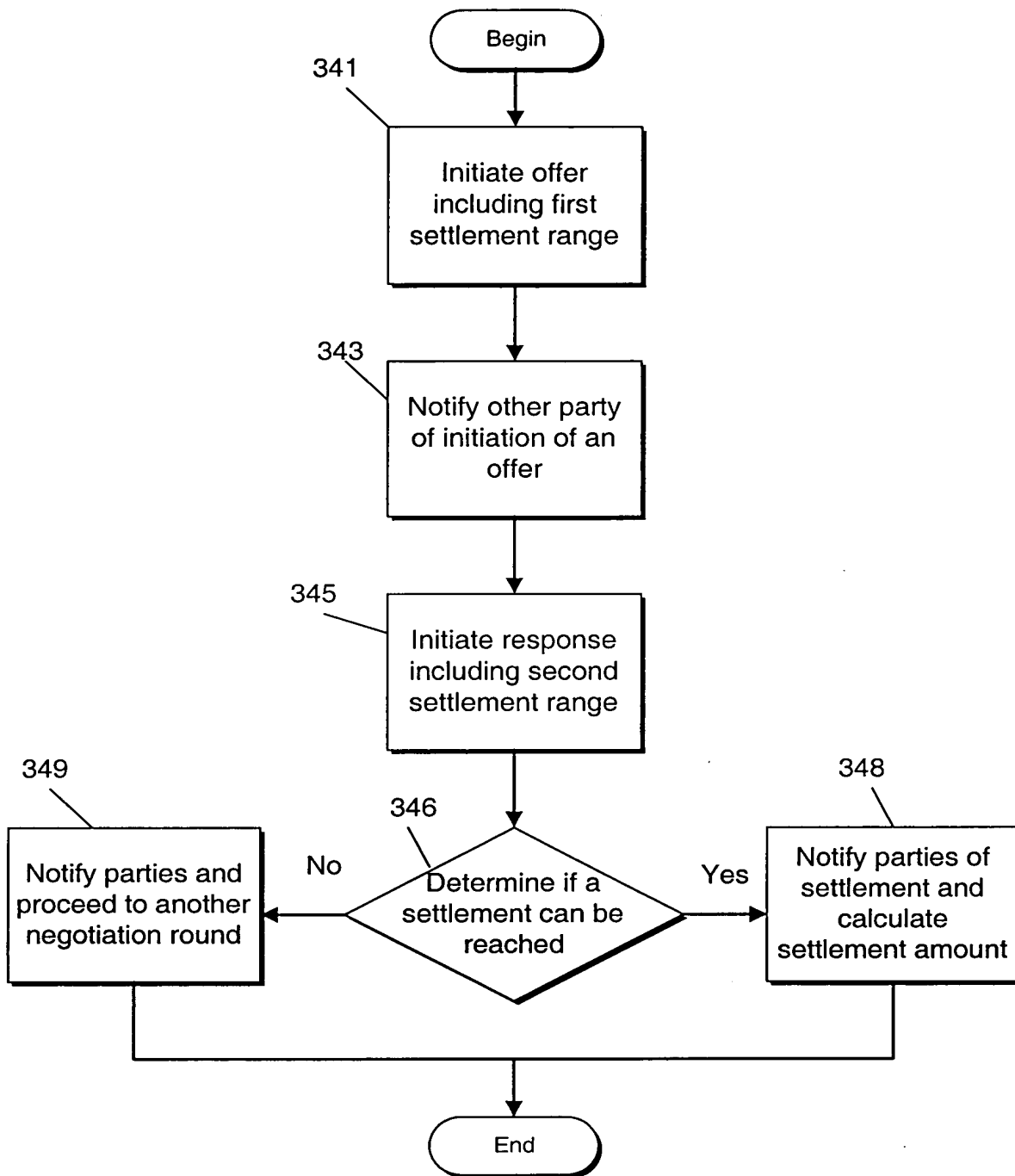


FIG. 34

FIG. 35

# Calculate Potential Settlement Amounts

https://www.resolveitnow.co...

File Edit View Favorites History Mail Print

RangeSelect.asp?RangeID=1&CaseID=7019

From Amount To Amount

\$30,000.00 \$32,000.00

Option 1 Settlement Calculation:

\$ 30,000 \$ 32,000

Option 2 Settlement Calculation:

\$ 29,000 \$ 33,000

streamlining How  
aims and Disputes are Resolved

Customer Service | Apply Now | Login | Respond to a Claim

## Selection for Claim #5465465

desired increment amount: [2000]

**HOW IT WORKS**

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- Fees
- Claims
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Site Secured with:

<b>A:</b> \$0 - \$2,000	<b>G:</b> \$12,000 - \$14,000	<b>M:</b> \$24,000 - \$26,000
<b>B:</b> \$2,000 - \$4,000	<b>H:</b> \$14,000 - \$16,000	<b>N:</b> \$26,000 - \$28,000
<b>C:</b> \$4,000 - \$6,000	<b>I:</b> \$16,000 - \$18,000	<b>O:</b> \$28,000 - \$30,000
<b>D:</b> \$6,000 - \$8,000	<b>J:</b> \$18,000 - \$20,000	<b>P:</b> \$30,000 - \$32,000
<b>E:</b> \$8,000 - \$10,000	<b>K:</b> \$20,000 - \$22,000	<b>Q:</b> \$32,000 - \$34,000
<b>F:</b> \$10,000 - \$12,000	<b>L:</b> \$22,000 - \$24,000	<b>R:</b> \$34,000 - \$36,000

**Selected Claimant:**  
John Doe (\$30,000 - \$32,000)

**Selected Range:** [30000] [32000]

☒ Option One (default)

☐ Option Two (expanded parameters)

**Set Settlement Range**

## Calculate Potential Settlement Amounts

FIG. 36

# Terms and Conditions

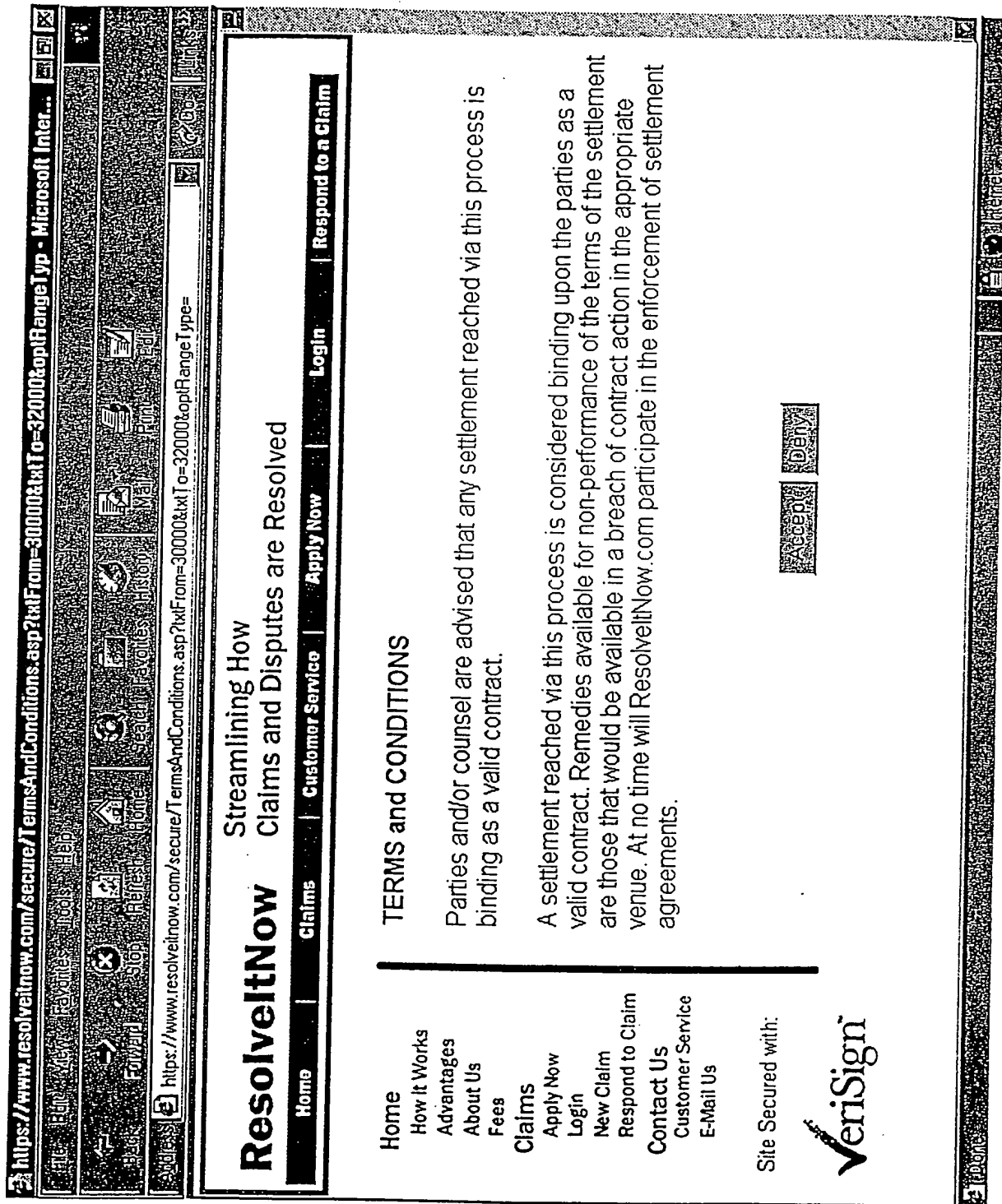


FIG. 37

Filing Completed

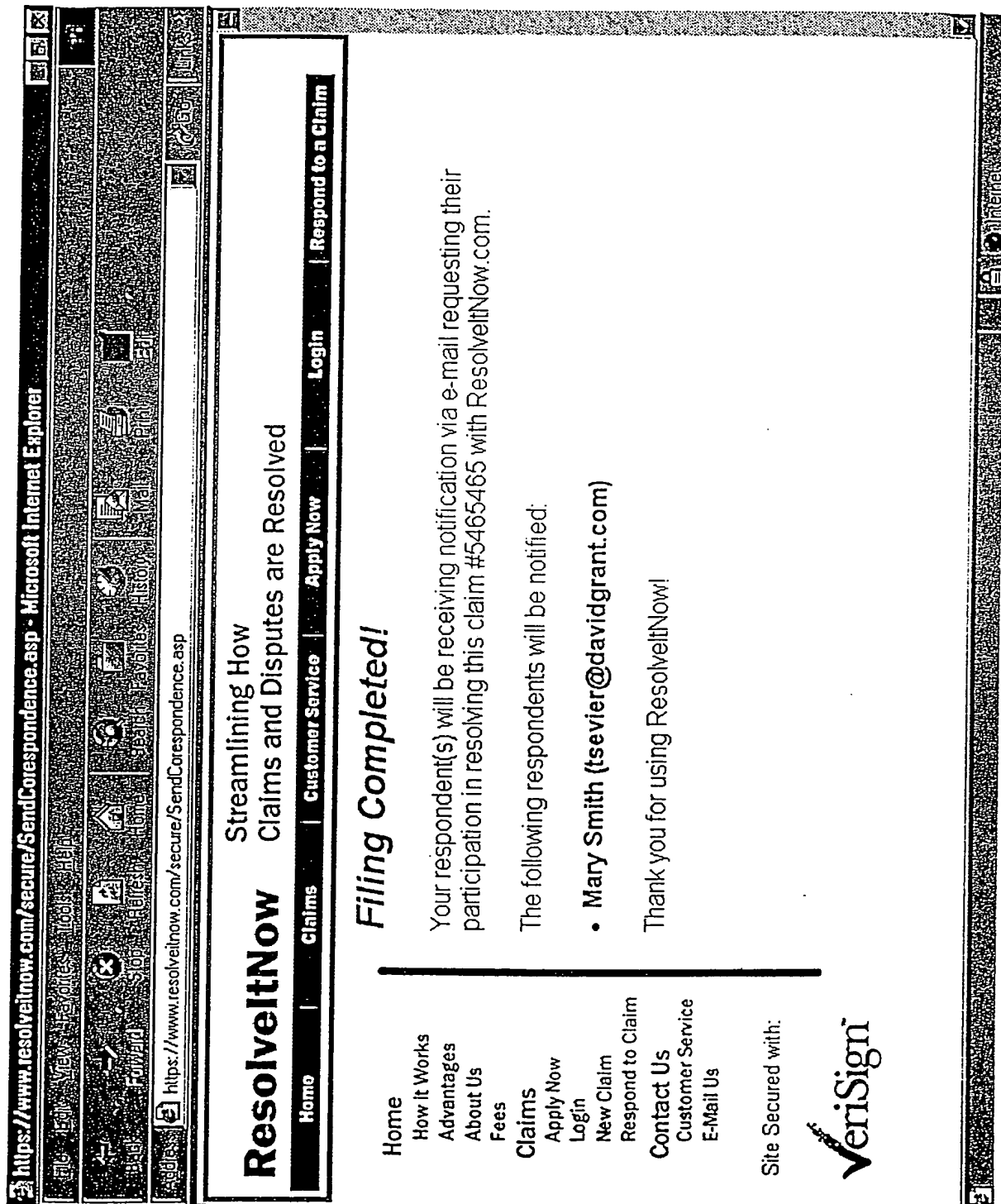
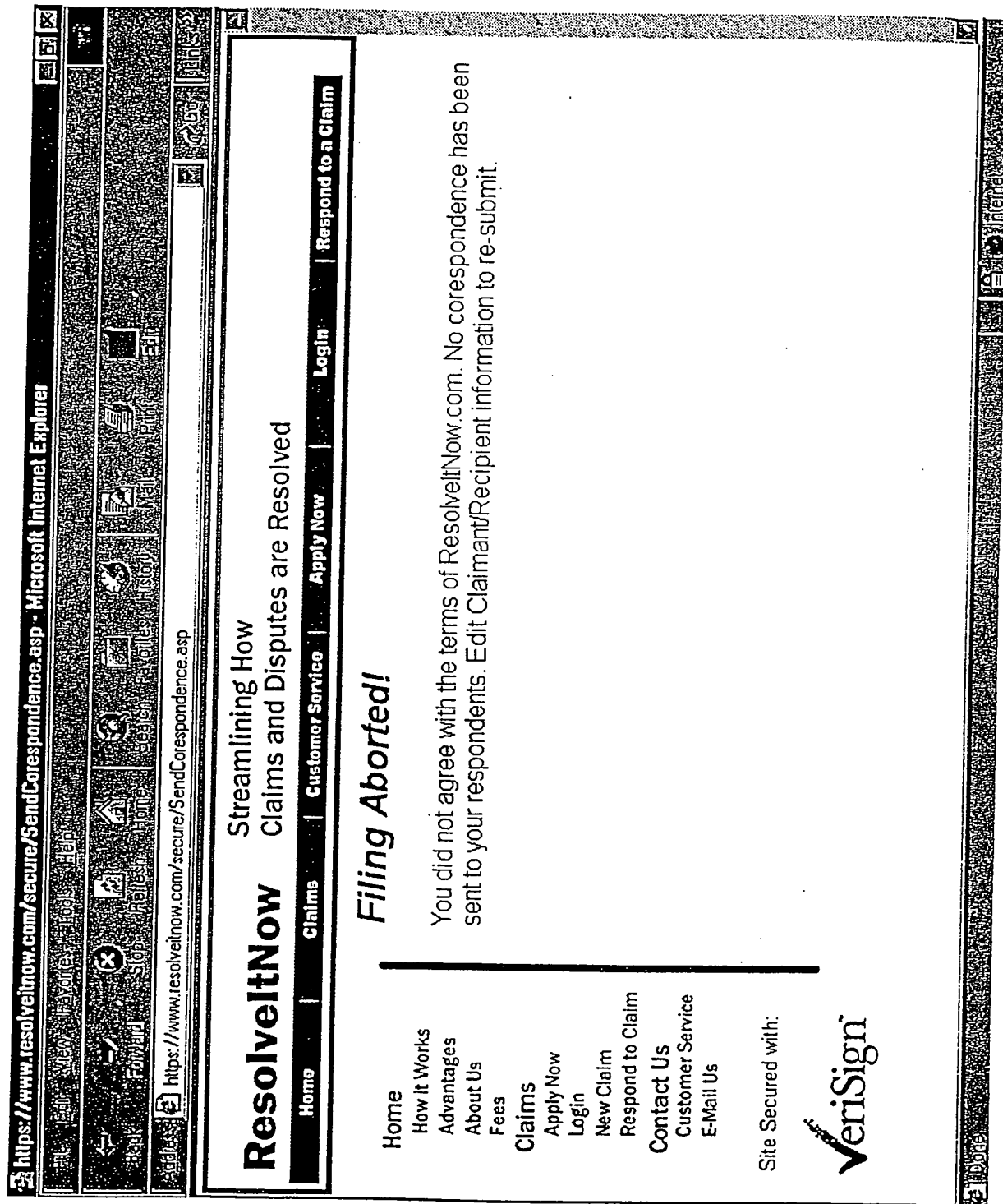


FIG. 38

Filing Aborted



## Claims Status

<https://www.resolveitnow.com/secure/claims.asp?CalledFrom=Button> - Microsoft Internet Explorer

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# ResolveItNow

## Streamlining How Claims and Disputes are Resolved

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Site Secured with:

### Claims

**Claimant(s)**     **Repaying Party (ies)**     **Date: 5/4/00 3:08:55 PM**     **Active**

<b>R1</b> Henry James <a href="#">Add/Delete Parties</a> <a href="#">Modify/Range/Selection</a> <a href="#">Delete Claim</a>	<b>P</b> \$24,000 • \$27,000 <b>Frank Wells</b>
---	--

**Claimant(s)**     **Repaying Party (ies)**     **Date: 5/4/00 3:02:58 PM**     **Active**

<b>R1</b> John Doe <a href="#">Add/Delete Parties</a> <a href="#">Modify/Range/Selection</a> <a href="#">Delete Claim</a>	<b>P</b> \$30,000 • \$32,000 <b>Mary Smith</b>
--	---

FIG. 40

# Reply to a Claim – Range Selection

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## ResolveItNow

### Streamlining How Claims and Disputes are Resolved

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Address: <https://www.resolveitnow.com/secure/RespondentRangeSelect.asp>

Selected Range:  -

[Submit Dispute](#)

## Range Selection

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### Claims

Apply Now  
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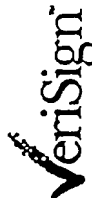
New Claim

Respond to Claim

### Contact Us

Customer Service  
E-Mail Us

Site Secured with:



## Round 1

You may select any amount from the displayed range. You may also choose to input your own range by typing in the fields supplied below\*.

Increment Selected: **\$3,000**

<b>A:</b> \$0 - \$3,000	<b>G:</b> \$18,000 - \$21,000	<b>M:</b> \$36,000 - \$39,000
<b>B:</b> \$3,000 - \$6,000	<b>H:</b> \$21,000 - \$24,000	<b>N:</b> \$39,000 - \$42,000
<b>C:</b> \$6,000 - \$9,000	<b>I:</b> \$24,000 - \$27,000	<b>O:</b> \$42,000 - \$45,000
<b>D:</b> \$9,000 - \$12,000	<b>J:</b> \$27,000 - \$30,000	<b>P:</b> \$45,000 - \$48,000
<b>E:</b> \$12,000 - \$15,000	<b>K:</b> \$30,000 - \$33,000	<b>Q:</b> \$48,000 - \$51,000
<b>F:</b> \$15,000 - \$18,000	<b>L:</b> \$33,000 - \$36,000	<b>R:</b> \$51,000 - \$54,000





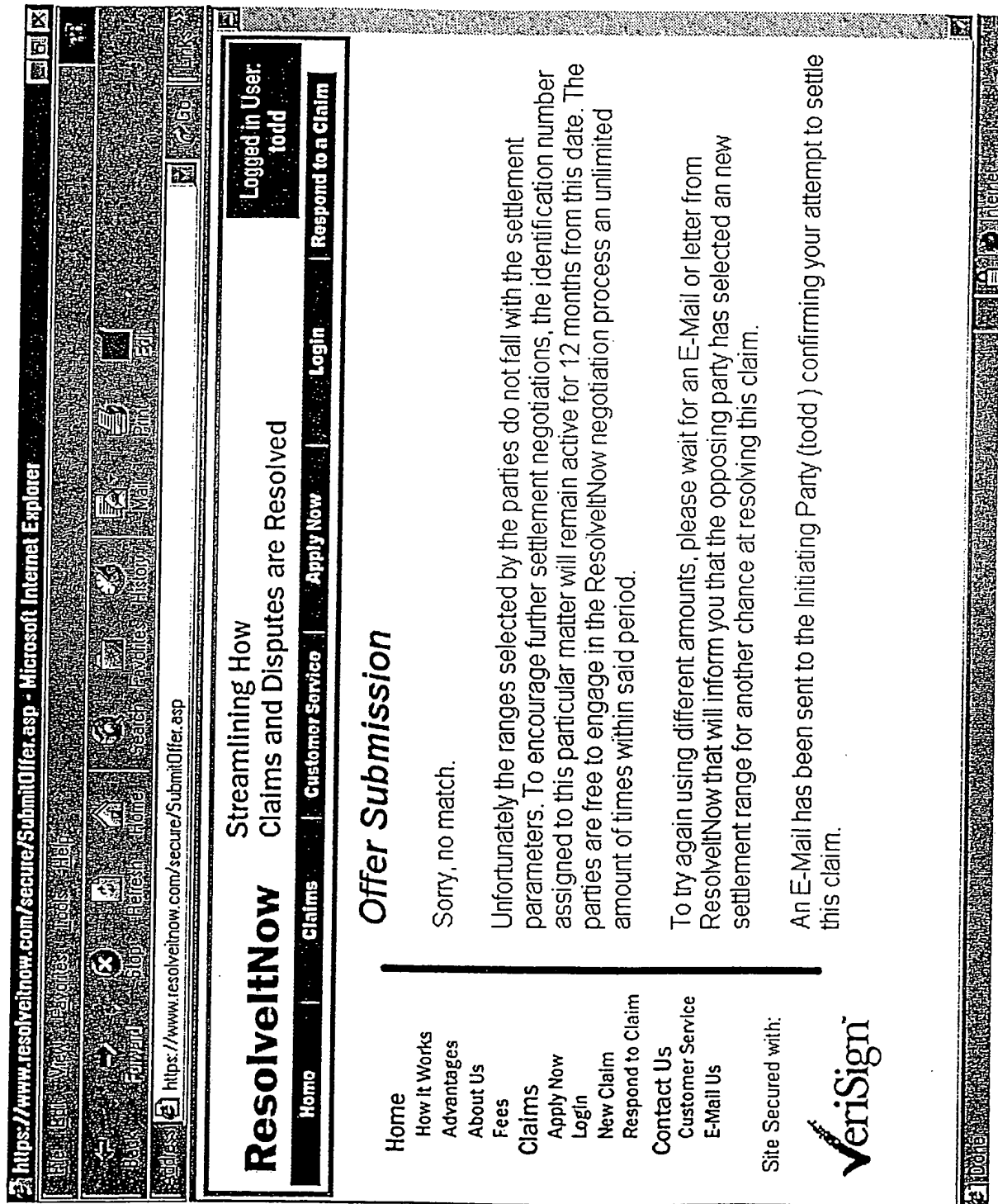
FIG. 41

Offer Submission - Accepted

The screenshot displays a web browser window with the address bar showing <https://www.resolveitnow.com/secure/SubmitOffer.asp>. The browser's toolbar includes standard navigation buttons like Back, Forward, Stop, Refresh, Home, and Search, along with a Favorites bar. The website's header features a navigation menu with links: Home, Claims, Customer Service, Apply Now, Login, and Respond to a Claim. The main content area is titled "ResolveItNow" and "Streamlining How Claims and Disputes are Resolved". A large, bold message reads: "Offer Submission Accepted. \*\*\*\* Congratulations! The selections of the parties are within the parameters deemed acceptable by the parties. The amount of the settlement is \$16,500.00. The parties are reminded that a \$150 administrative fee will be assessed to each party." Below this, a thank-you message states: "Thank you for using ResolveItNow.com!". A vertical line separates a list of site links on the left from the VeriSign logo on the right. The links include Home, How It Works, Advantages, About Us, Fees, Claims, Apply Now, Login, New Claim, Respond to Claim, Contact Us, Customer Service, and E-Mail Us. The VeriSign logo is prominently displayed at the bottom right. The browser's status bar at the bottom indicates "Content is secure and safe to work with the selected items."

FIG. 42

# Offer Submission – No Match



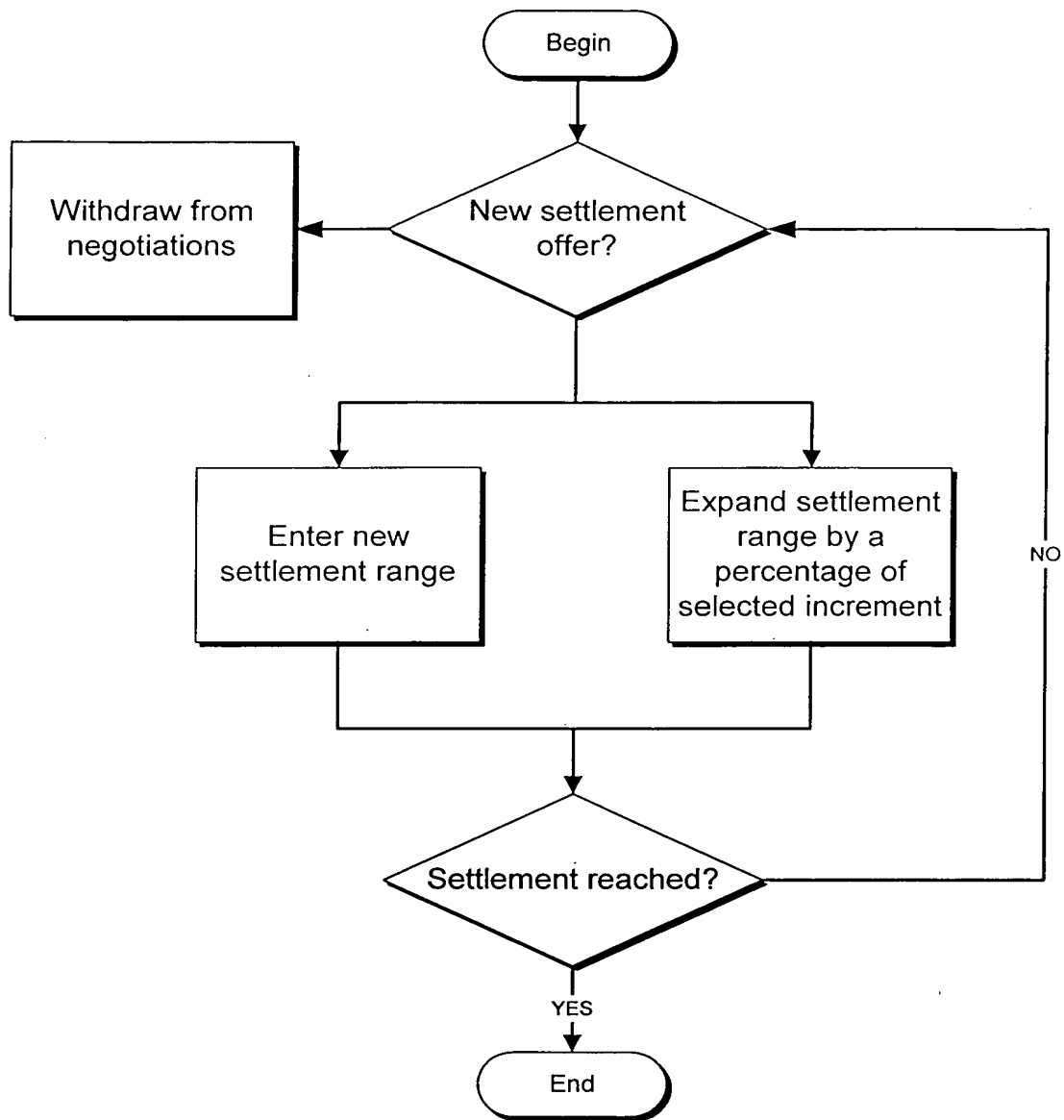


FIG. 43

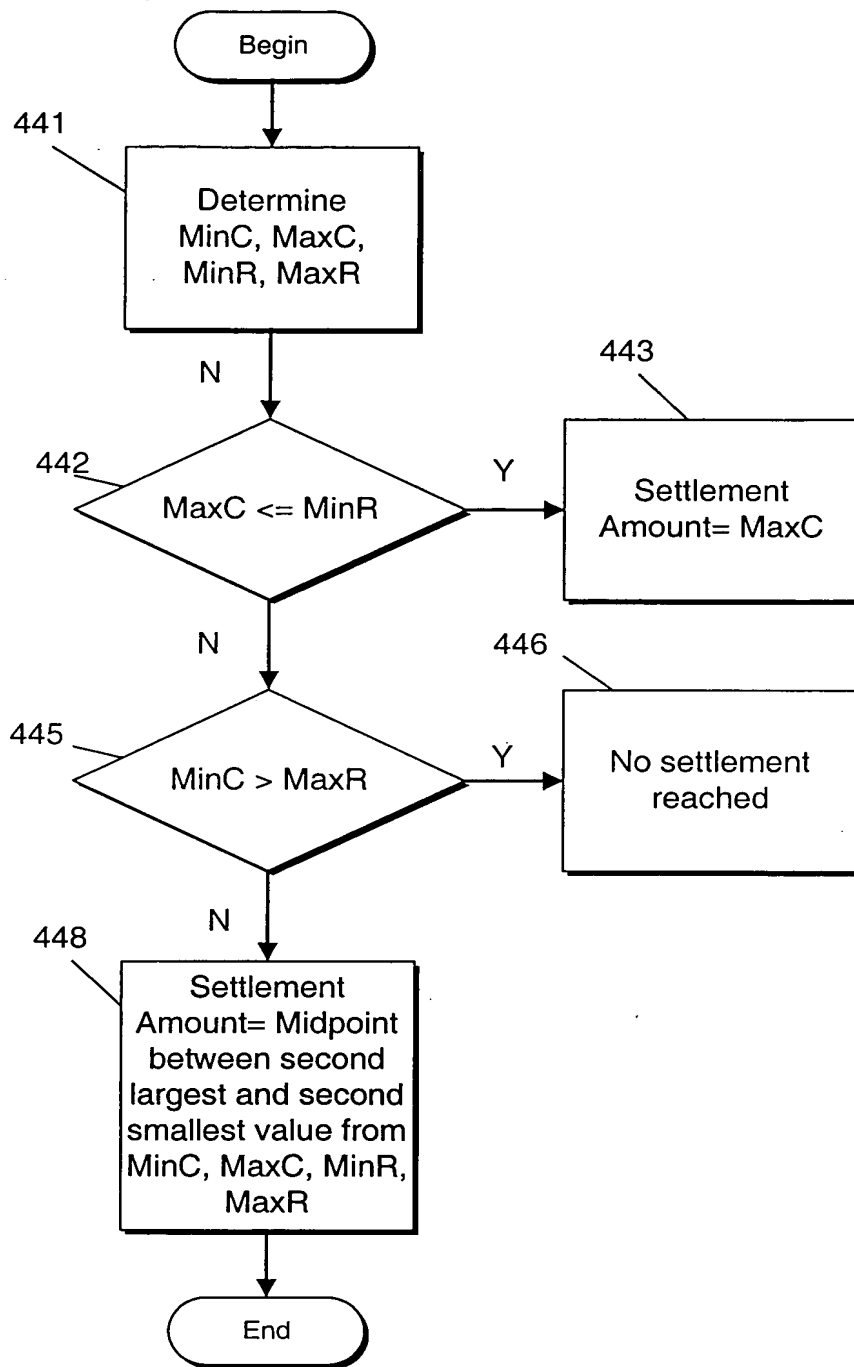


FIG. 44